

From: First Bank, Craig Overstreet

Subject: Reserve Requirements

---

Comments:

First Bank - Farmersville is in favor of establishing excess balance accounts through our Federal Reserve Bank, but as an EBA Participant would like to designate multiple "agent" institutions to manage the EBA on our behalf. All other terms and conditions noted under the EBA Proposal in the Federal Register would apply, as stated under Section B, "Authority to Manage Account".

Thank you .

Craig Overstreet

First Bank

972.784.7070

"Creating Opportunities for Shared Success"