



Community Bank

of El Dorado Springs

210 East 54 Highway P.O. Box 232

El Dorado Springs, Missouri 64744

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February 10, 2011

Ms. Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, N W
Washington, D C 20551

Re: Regulation II
(Docket #R-1404)

Dear Ms. Johnson:

We are a small (\$95,000,000. in assets) rural bank in West-Central Missouri. We're a full service bank that employs 16 in a town of 3800.

We are opposed to proposed Regulation II and its suppliments.

We ask that you fully consider the small issuer in the marketplace and protect our interchange revenue, transaction processing restrictions, and fraud-prevention costs.

Thank you!

Sincerely,

Dennis J. Daugherty
President

Member FDIC