

May 9, 2006

Dear Sirs, having read your arguments concerning the need for additional capital, I fully agree that those banks having capital standards below the required minimum should be required to cease all dividends and other expenditures necessary to return their capital position to satisfactory levels. However, if the bank (like Cincinnati) has capital sufficient to meet the minimum standards and in fact more than required, I do not see the need to impose these restrictions on their operation.

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