

From: Gene Dikeman [Gdikeman@FarmersBankNA.com]
Sent: Saturday, October 31, 2009 9:45 AM
To: !REG-COMMENTS
Subject: Audit Committee Membership

October 31, 2009

Sir -

I support the independent director make-up of the audit committee - but I also support having the right skill set as voting members of the committee. A vetting of the Audit Committee membership as to the right skill set is critical.

Thanks,
D. Gene Dikeman, II
President
Farmers Bank & Trust
Great Bend, KS