

From: Gene Dikeman [Gdikeman@FarmersBankNA.com]
Sent: Saturday, October 31, 2009 9:49 AM
To: !REG-COMMENTS
Subject: Audit Committee

October 31, 2009

Sir-

I support the independent director make-up of the audit committee as long as it has the right skill set to perform the function in the best interest of the membership. A vetting of the independent members should be a part of the Board Approval as to the skill set of those elected to serve.

Thanks,

D. Gene Dikeman, II
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