

Independent  
Community Bankers  
of Minnesota

*Always with you. Always for you.*

October 8, 2008

Dear Representative McCollum:

On behalf of all community banks in Minnesota and their customers, we would like to express our appreciation for your vote in favor of the Emergency Economic Stabilization Act.

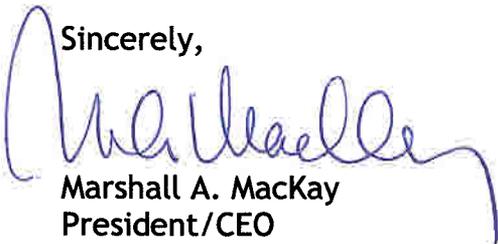
The nation's community banks were not the source of the risky sub prime lending now hurting the nation's giant financial institutions. In addition, while the largest banks are caught in a worldwide liquidity crisis, nearly all community banks are weathering the crisis quite well.

We supported this bill because we were concerned Wall Street's problems could become Main Street's problems and ultimately, all financial institutions are interconnected with the free flow of money throughout the financial system.

We recognize that this historic financial rescue legislation was a bitter pill for many to swallow, and it took great fortitude on your part to rise above the din of public outcry and vote for the greater good. Your vote helped set the stage for the citizens, in our state, to better grasp not only the impact of passing this legislation, but also to comprehend the dire, adverse effects if the legislation had not passed. Much work remains ahead for the financial services industry, and that work is made all the more effective with Members of Congress such as you on our side.

Again, our deepest thanks for your courageous vote on behalf of communities throughout our great state.

Sincerely,

A handwritten signature in blue ink, appearing to read "Marshall A. MacKay". The signature is fluid and cursive, with a long, sweeping tail that extends to the right.

Marshall A. MacKay  
President/CEO