From: Danny Purdum [DPurdum@fnbcreston.com]

Sent: Tuesday, December 04, 2007 5:47 PM

To: CallReport

Subject: Call Report comments

As an employee of a Bank Holding Company, which owns both banks and thrifts, I would strongly encourage this conversion. The cost savings from operations and IT would be significant. But being able to compare the data of the different charters is invaluable.

Your list perceived benefits is real and I would encourage you to proceed as soon as possible.

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