

From: "Gary Lee" -10/08/2008 05:10:01 PM

Subject: Risk Weight Reduction (Fannie Mae and Freddie Mac)

Changing the risk weighting for the Fannie Mae and Freddie Mac securities from 20% to 10% is a logical move. It reflects the reduction in risk supported by recent actions of the U.S. Government and affirms banks that purchased these securities in good faith before the financial meltdown that resulted in those actions. Given today's historically unprecedented market conditions, this proposal would help ease the strain currently being experienced by financial institutions and could help the marketability of them as well, potentially providing more liquidity to the banking system at a critical time.

Gary E. Lee, EVP/CFO
Equity Bank, N.A.
Wichita, KS 67207