

May 3, 2011

Dear Member of Congress:

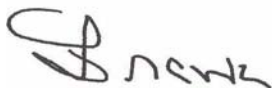
During this time of unprecedented change in the regulation of the financial sector, and with the important contributions that financial institutions are making every single day to the nation's economic recovery, we wanted to point out to you that you have a number of institutions in your state which are uniquely equipped to promote economic development and other community based endeavors.

Known as mutual community banks, these institutions have a long history and continue to play an important role in promoting the economic life of their communities. American Bankers Association (ABA) is proud that these institutions are a significant part of our membership, and we wanted to make sure that you are aware of the unique features and capabilities that they provide.

For more information about the vibrant tradition of mutual community banks and their role in the success of our nation's economy, ABA has produced a fact sheet, *Today's Mutual Community Banks*, which you will find at <http://www.aba.com/aba/documents/Mutuals/MutualFactSheetp1.pdf>.

As always, please let us know if you have any questions or comments.

Sincerely,



Frank Keating