

PUBLIC COMMENT FILE

One letter from the U.S. Small Business Administration dated March 25, 1996.



U.S. SMALL BUSINESS ADMINISTRATION
WICHITA DISTRICT OFFICE
100 EAST ENGLISH - SUITE 510
WICHITA, KS 67202

March 25, 1996

Douglas M. Morley, President
Valley State Bank
5310 South Broadway
Wichita, KS 67216

Dear Mr. Morley:

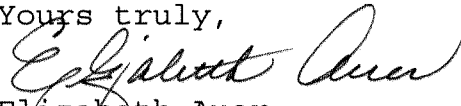
A search of our current portfolio of guaranteed loans revealed you have loan(s) to borrowers who are identified as being members of targeted groups we are trying to reach for lending opportunities. We are contacting these recipients of prior loans who have excellent repayment histories to encourage additional borrowing should they apply and you determine additional funds are warranted.

The U.S. Small Business Administration (SBA) has been specifically reaching out to groups of borrowers who have been traditionally underserved. Consequently, we are writing to each of them; encouraging them to visit with you for borrowing discussions. We are indicating that their repayment history with us is a positive feature in a future application for additional credit.

The targeted group currently being sent letters are businesses who export. Quarterly reports were examined to assure these borrowers were current. Also, the loan officers in Portfolio Management reviewed the list to assure we were contacting genuine opportunities for new loans.

This outreach program is an effort to not only assist the exporters, but to also create a marketing effort for your institution as well as SBA. Thank you for being a partner in our efforts.

Yours truly,


Elizabeth Auer
District Director