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Memo

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Date: June 25, 2007

To: Members of the U.S. Senate
Members of the U.S. House of Representatives

From: Ed Yingling, President & CEO, ABA
Diane Casey-Landry, President & CEO, ACB

RE: The American Bankers Association and America's Community Bankers
Announce Merger

We are pleased to tell you that our respective boards of directors have voted to pursue a merger between the American Bankers Association and America's Community Bankers. The attached press release provides the details.

The time is right for this action. Our industry has evolved and so must our trade associations if we are to continue to meet their needs. Running a bank has become more challenging than ever and promises to grow even more so. Working together is in the best interests of our members and of the customers and communities they serve. Together, we represent a strong majority of all size banks and the vast majority of the industry.

We deeply believe in the importance of a strong and vibrant banking industry. We stand ready to work with you to keep it safe, sound and responsive to the needs of its customers.

Attachment