

Congress of the United States
Washington, DC 20515

December 22, 2010

The Honorable Ben Bernanke
Chairman
Board of Governors of the Federal Reserve System
20th Street & Constitution Avenue, N.W.
Washington, D.C. 20551

Dear Chairman Bernanke:

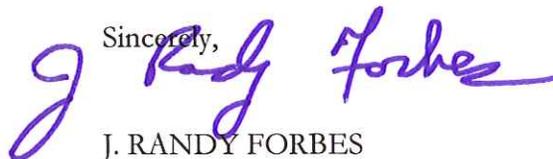
We are writing to express our concern with a recent visit to the Payne County Bank in Perkins, Oklahoma by a team of Federal Reserve examiners from Kansas City, to ensure that the bank was compliant with federal regulations.

Supplement I to Part 202, Official Staff Interpretation, Section 202.4, Paragraph 4(b)(1)(ii) prohibits “the use of words, symbols, models, or other forms of communications in advertising that express, imply, or suggest a discriminatory preference or a policy of exclusion in violation of the Act.” Based on this provision, the team deemed a Bible verse of the day, crosses on the teller’s counter and buttons that say “Merry Christmas, God with Us” a violation of the regulation.

Payne County Bank had not received any complaints regarding its display of the Bible verse on its website, nor the crosses and buttons in their branch, yet the members of this Federal Reserve team unilaterally attempted to tell this employee-owned bank how they could and could not express their beliefs. We believe this action as well as the authorization and continued implementation of such regulations will have a chilling effect on the first amendment rights of other bank employees across the country.

We understand that the situation at the Payne County Bank has been resolved; however, we remain concerned about similar actions taking place at the hand of Federal Reserve examiners in the future. As such, we respectfully request that you contact Congressman J. Randy Forbes (VA-04) at 202-225-6365 to coordinate a meeting with Members of Congress to brief them on the case in Perkins, Oklahoma and to discuss possible actions by the Federal Reserve in the future.

Sincerely,



J. RANDY FORBES
Member of Congress

Jeff Miller FL-01
Tosha Wilson SC-02
John Boyer AR-3
Jerry Moran KS-1

Laron Chaffetz UT-3
Brett Linder KY-2

Prosser IL-6
Gregg Harper MS-3

Blaine Luetjens MO-9
Michelle Smith OH-3

Bob Byrd UT-1
Jim Judd OH-4
Robert A. Anderson AL-4

33. Costello MO-2
Al Green GA-3

Ken Tronks AZ-2
Henry Brown SC-1
Raul C Brown GA-10

Tom Graves GA-9
Roscoe Bartlett MD-6
Jean Schmidt OH-2
Michael Bachmann MD-6

Sue Myrick NC-09
Vernon Ehlers MI-3
Todd Tiah KS-4

John Corny FL-16
T. J. Witt (ME-11)

John Klime MN-2
Virginia Fox NC-5
Mike Roen AR-3

Jay Pitts PA-16

John Fleming LA-04

Frank R. Wolf VA-10

Rodney Alexander LA-5

W. B. Rouse LA-7

Mike Metzger, DC-7

Bill Cassidy LA-06

Andrew Cuomo NJ-05