



June 26, 2006

Federal Housing Finance Board
Public Comments
1625 Eye Street
N.W. Washington, D.C. 20006

Dear Sir or Madam:

We are stockholders and customers of the Federal Home Loan Bank of Atlanta. We would like to go on record that we are opposed to additional limits which are being proposed on the FHLBank's retained earnings requirements. It appears the FHLBank has established an acceptable plan for meeting and continuing to meet its retained earnings target and is on schedule to do so. The proposed change could be detrimental to our bank.

Sincerely,

Cecil Batchelor
Chairman of the Board

CB:cm