



Federal Deposit Insurance Corporation

550 17th Street NW, Washington, D.C. 20429-9990

Division of Supervision and Consumer Protection

December 18, 2007

**VIA FACSIMILE AND BY CERTIFIED MAIL RETURN RECEIPT REQUESTED**

Board of Directors  
West End Bank, SB  
34 South 7<sup>th</sup> Street  
Richmond, Indiana 47374

Dear Members of the Board:

The notice of intent to convert from mutual-to-stock form filed on behalf of West End Bank, Richmond, Indiana, has been reviewed by the Federal Deposit Insurance Corporation (FDIC) pursuant to the FDIC's regulations at 12 C.F.R. Sections 303.163 and 333.4. Based on the information provided and representations made, the FDIC poses no objection to this after-the-fact conversion transaction.

We understand that the conversion consummated on September 28, 2007. Please officially notify our Chicago Regional Office in writing as to the consummation date.

Sincerely,

/S/

Christopher Spoth  
Senior Deputy Director

cc: Mr. Gary A. Lax, Esq.  
Mr. Kip A. Weissman, Esq.  
Luse Gorman Pomerenk & Schick  
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