



America's Mutual Holding Companies

March 22, 2012

The Honorable Michael Grimm
512 Cannon House Office Building
United States House of Representatives
Washington, DC 20515

Dear Congressman Grimm:

I am the Chairman of Americas Mutual Holding Companies (AMHC). I am writing you to voice strong support for the Community Mutual Bank Competitive Equality Act, H.R. 4217. Our association is composed of Mutual Holding Companies with minority stockholders from various sections of the country. The goal of America's Mutual Holding Companies is to be the preeminent voice for mutual holding companies with public stockholders. AMHC promotes advancements in methods to raise capital through the public markets while maintaining mutuality at the holding company level. Our members have raised billions of dollars in equity capital which has enabled them to be a vital source of community lending during a period when other big banks have reduced lending.

We are pleased that you have publicly recognized our role in supporting locale businesses and consumers. Many of the provisions of H.R.4217 are attractive to our members in giving them some of the same tools that our competitors already enjoy. We pledge our support for your bill and will work with you and other members of Congress to assure its passage.

Respectfully yours,

Craig L. Montanaro
Chairman

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