December 7, 2005

Pocket 5-00151

AMENDMENT NO. 1
To Irrevocable Letter of Credit No. 200507 dated May 16, 2005

Beneficiary:

Tennessee Regulatory Authority 460 James Robertson Parkway Nashville, Tennessee 37243-0505 Name of Company Authorized by TRA:

A Branch of Mount Prospect National Bank

IBFA Acquisition Company, LLC d/b/a Farm Bureau Connection 1850 Howard St., Unit C Elk Grove Village, IL 60007

Gentlemen:

We hereby amend our Irrevocable Letter of Credit No. 200507 as follows:

IBFA Acquisition Company, LLC (the "Company") is replaced with IBFA Acquisition Company, LLC, d/b/a Farm Bureau Connection (the "Company").

All other Letter of Credit Terms and conditions remain unchanged and this Amendment No. 1 becomes part of our original Irrevocable Letter of Credit No. 200507.

Sincerely,

Gregory S. Hull Vice President