

[Sent via FAX to FDIC Chairman.]

October 18, 2006

Chairman:

Does the story below not go to “Fitness and Character of Management”? If a bank holding company had an application before you and did this, the FDIC Board would deny!

Cam Fine

*Please refer to link below for complete article.

http://www.usatoday.com/money/industries/retail/2006-10-13-walmart-labor-violations_x.htm