From: toliver@carrallison.com [mailto:toliver@carrallison.com]

Sent: Thursday, November 13, 2008 2:35 PM

To: Comments

Subject: FDIC RIN 3064-AD37

I would like to take this opportunity to encourage you to ensure that Temporary Liquidity Guarantee Program (TLGP) does not adversely affect Interest on Lawyer Trust Accounts (IOLTA) programs. Currently IOLTA accounts would not be adequately protected under the TLGP and the lack of protection will have dire consequences to many IOLTA programs. In our state alone, the IOLTA program through our Bar Foundation serves the legal needs of the poor and those who otherwise would not have appropriate access to justice in our state and this country. Therefore, I ask that the FDIC extend complete coverage of funds to IOLTA accounts.

