From: Arlene Albarado

Sent: Tuesday, June 23, 2009 3:44 PM

To: Comments

Subject: RIN#3064-AD37

Vote for no change to FDIC current regulation...let it expire...too cumbersome to opt in, opt out, etc....community banks strong....this additional fee could be used more wisely....

Arlene Albarado Sr. VP & CFO