

**From:** William Tyler Logan [mailto:TL@statecentralbank.com]

**Sent:** Thursday, January 29, 2009 3:28 PM

**To:** Comments

**Subject:** Part 337 - Interest Rate Restrictions

Robert E. Feldman, Executive Secretary, FDIC. Dear Mr. Feldman; I believe the proposed rule change is important in recognizing the realities currently existing in the markets. The large difference in pricing between insured bank deposits and treasuries seems to be an anomaly, but it is what it is. That regulations reflect that reality only makes sense. W. Tyler Logan, President & CEO, State Central Bank, Keokuk, Iowa.