From: Doran Christoffels

Sent: Wednesday, July 22, 2009 10:13 AM

To: Comments

Subject: RIN 3064-AD37

I wish to comment on the Extension of the FDIC Transaction Account Guarantee Program (TAG). I believe there is a need to extend the program, but disagree with the proposals.

Extending the program for only six months does little, especially with an increase in the cost to the bank. The change in the FDIC coverage from \$100,000 to \$250,000 was extended by four years.

I would suggest to extend the program to December 31, 2013, or at a minimum extend by one year increments to December 31, 2010. An increase in cost to the bank of 150% is to much. Could the cost be tied to the assessment rates of the bank?

Thank you for your consideration.

Doran L. Christoffels

Doran L. Christoffels, Vice President State Bank of Chandler P.O. Box 128 Chandler, MN 56122