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**Sent:** Wednesday, July 22, 2009 1:38 PM  
**To:** Comments  
**Subject:** RIN # 3064-AD37

Of everything that was done during the recent financial crisis, the most important item for consumers was the increase in deposit insurance from \$100,000 to \$250,000. The sunsetting of this provision on December 31, 2009 would once again cause turmoil in the financial markets in general and community banks in particular. Please consider not only extending the sunset to 6/30/2010, but also consider making it permanent.

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