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**From:** Barry Hansen [mailto:Hansen@thebankforme.com]  
**Sent:** Thursday, July 30, 2009 10:18 AM  
**To:** Comments  
**Subject:** RIN # 3064-AD37 - extension of Temporary Account Guarantee

I feel that the FDIC should not implement “temporary” programs such as this one.

From a customer’s perspective, increasing the insurance coverage was obviously a positive change, one that may have boosted confidence in the industry for some. However, when you turn around and take it away, any perceived or actual benefits are completely forgotten by the public, and all that remains is something being taken away from them.

As far as the proposed extension, I feel that a longer extension period should be considered, say similar to the extension of the \$250,000 limit. That way there would be more time to analyze the program. Eventually, FDIC’s costs for this program could decline, which could also reduce the fees and give banks more incentive to participate. If the proposed fee increase to 25 basis points accurately covers the current projected costs, then I feel that it is appropriate.

In my opinion, this program is definitely positive from a customer standpoint, but only by making it permanent, or at least extending it for a much longer period, will there be any significant benefit.

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