From:

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Sent:

Friday, February 25, 2011 9:04 AM

To:

Comments

Subject: FIL-6-2011

Our bank would like to express it's opposition to this proposal of training of employees and notification to customers. Just another mandate that results in another gotcha area for the examiners. Any bank worth it's merit has employees that understand FDIC coverage. This proposal would be better served as a recommendation. We currently use the site to assist us in showing coverage to customers. A mandate of training of two hours for each employee is ridiculous. The FDIC should be focused on troubled banks and what got them to that point. We have enough compliance type issues that simply make banking more difficult.

Randy Erdmann Chief Financial Officer & Sr VP Citizens State Bank of Roseau

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