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September 19, 2005

Carol P. Dobbs
9633 Meridian Street
Huntsville, Al 35810

Director John F. Carter
Federal Deposit Insurance Corporation
San Francisco Regional Office
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, California 94105

Dear Director Carter,

I strongly urge you to reject the application by Wal-Mart Stores, Inc. to charter an Industrial Loan Company (ILC) bank in Utah.

I am afraid that by allowing Wal-Mart to enter into the banking industry, the community bank where I work will go the way of the many small retail businesses in our community when our Super Wal-Mart opened.

I also worry that a huge Wal-Mart Bank will cause a monopoly, or a "too big to fail" bank that will test our economy and the bank insurance fund.

I ask for your support in keeping Wal-Mart out of banking.

Respectfully yours,

Carol Dobbs

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