Greenville
Community
Bank

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September 20, 2005

Mr. John F. Carter
Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

Re: Comments Regarding FDIC Application #20051977; Wal-Mart Application For Insurance and Industrial Bank Charter

Dear Mr. Carter,

I am writing to oppose the application of Wal-Mart Stores, Inc., for Federal deposit insurance coverage for an ILC charter in Utah. I am a community banker and believe strongly that allowing Wal-Mart to own a bank charter and potentially open branches in its network of stores would do irreparable harm to my community and my institution in Greenville, and pose a severe systemic risk to our nation's economy.

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The largest company in the world could do the same thing to community banks. The FDIC would be ill-advised to set this nation on a course that could result in the demise of the community banking industry as we know it today.

Congress has reaffirmed our nation's long standing policy against the mixing of banking and commerce, and with good reason. Mixing banking and commerce would create

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For the sake of the community bank in our nation and the customers and communities we serve, please do not allow Wal-Mart to get into the banking business. Make a statement for fair competition and consumer choice by denying Wal-Mart's application for deposit insurance.

Sincerely,

Deborah Jones

Deborah Jones
Operations Dept.
Greenville Community Bank

Greenville
Community
Mortgage Company

September 20, 2005

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25 Jessie Street at Ecker Square, Suite 2300
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Greenville
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Sincerely,

Dohna Clemenshaw

Dohna Clemenshaw
Greenville Community Bank

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Greenville
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Bank

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Sincerely,

Robert J Byram

Greenville
Community
Bank

September 20, 2005

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25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

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Sincerely,

Lori C. Hawes

Lori Hawes

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Greenville
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Sincerely,

Kim Weber

Kim Weber

Greenville
Community
Bank

rec'd 9/26/2005
FDIC - SFRO

September 20, 2005

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Regional Director
Federal Deposit Insurance Corporation
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 95105

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Sincerely,

Jack A. Evans
President

Greenville
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Sincerely,

Gregg Peters
Chief Financial Officer
Greenville Community Bank

Greenville
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Bank

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Stacy Zayler