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Farmers & Merchants Bank
OF SOUTH CAROLINA

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September 29, 2005

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

Mr. Carter :

I am writing this letter to you as an individual banker that has been in the this business for only eighteen and a half years.

I understand that Wal-Mart is entertaining the possibility and pursuing course to start a National and International Bank in the United States of America. I think this is a wonderful idea. I hope they will also get into the real estate business. Why not the automobile industry and the heath care industry? Maybe they will invade our enemies for us so we can cut back on defense spending.

We now have a solid game plan to finally put them out of business. By the time they have sold us groceries, gas, tires, appliances, "what knots," and handled all of our banking and financial affairs, our personal budgets will all be drained because we will have nothing to pay for this. The companies we all use to work for will all be out of business; therefore, we will be unemployed and all of us will be on welfare. This strain will trickle down to Wal-Mart and they will have to start cutting back on their Super Sized Facilities because fewer and fewer people will be able to buy goods and services and either one of two things will happen : 1.) Wal-Mart will have to fund the US Government and we can continue living off the system or 2.) It will finally have to Declare Bankruptcy because there will be no one able to get around and frequent these **parasitic economy crippling facilities.**

Cordially,

Thierry P. Longueville
Vice President and Branch Manager

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