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October 21, 2005

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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, and pose a severe systemic risk to our nation's economy.

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POST OFFICE BOX 510 ★ 400 EAST BROADWAY ★ SWEETWATER, TEXAS 79556 ★ (325) 235-4997 ★ FAX (325) 235-4014

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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 serious conflicts of interest and distort credit decisions. The impartial allocation of credit is the linchpin of our financial system and must be preserved. Would a Wal-Mart Bank offer credit at reasonable terms to its competitors? Would Wal-Mart require its suppliers to bank at the Wal-Mart bank?

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For the sake of the community banks of 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,

Chris Casto
Senior Vice President

October 21, 2005

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Regional Director
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Sincerely,

Polly Clemens

Polly Clemens
Vice President

October 21, 2005

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Sincerely,

Jeanie McPherson

Jeanie McPherson
Internal Auditor

October 21, 2005

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Regional Director
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25 Jessie Street at Ecker Square, Suite 2300
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Sincerely,

Jerrie Gee
Assistant Vice President

October 21, 2005

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Regional Director
Federal Deposit Insurance Corporation
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Sincerely,

Liz Howard

Liz Howard
Assistant Vice President

October 21, 2005

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Sincerely,

Brenda Stirl

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Vice President and Cashier

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Sincerely,

Lloyd F. Harris

Lloyd F. Harris
Executive Vice President

October 21, 2005

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Trey Aiken
Senior Vice President

October 21, 2005

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Regional Director
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Robert L Pieper

Robert Pieper
Senior Vice President