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2005 DEC 12 AM 11 15

PANIC ABOUT WALMART ENTERING INTO BANKING. It HAS shown DISREGARD FOR EMPLOYEE HIRING PRACTICE & WAGE AWARDS. It is difficult To be believe this SAME disREGART TO BANKING Practices & ethics.

BASIC FORESEEABLE Problems:

1. HAVING ACCESS to persons finance Records would give it AN UNFAIR offer of discounts to those having Ability for purchases. This would only cause A Higher price for others
2. Will immediately Know or have Access to other holders FINANCIAL position.
3. Will give them Access to other Business's purchases are made by Account Holders. (whow)
4. Would be discreet of Requirements for non Charge Accts.
5. TRANSACTION fees they would pay will lead to their directors Rather then reducing price.

Respectfully
Charles D. Gibson