— SINCE 1903 —

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November 2, 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

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Sincerely,

Ken Hale
President/CEO

Doerr
(D. Promani)

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James Snyder
Director

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Sincerely,

Tyler Murchison
Sr. Vice President

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Kay Foshee

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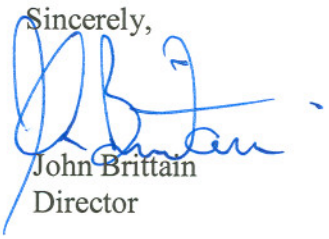

John Brittain
Director