

**From:** Krysl99  
**Sent:** Thursday, August 17, 2006 7:18 PM  
**To:** Comments  
**Subject:** Industrial Banks - Public Comments

Dear Madam Chairman (FDIC) -- I fully support the applications of Home Depot and WalMart to own industrial banks. In this case, the horse is out of the barn -- so to speak -- as you would put these companies (and others in the future) at a seriously competitive disadvantage with other companies that have already established their own industrial banks.

Please do not let this become a total political football -- make the decision (affirmative) and move on. Those that object will settle down and accept the decision. It's not brain surgery -- go for it.

Sincerely,

Mark Krysl