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To: Comments

Subject: Comment - Industrial Loan Companies and Industrial Banks

I have actively been watching the debate over ILCs for the past few months. What I'm appalled at is the opposition to such an ILC by a company such as Walmart because it is "Walmart". The name on the building should have no basis for approval/denial and up until this point that is how ILCs have been granted in the past. It should simply be "equal protection" for all. If the FDIC denies Walmart the ILC they will be violating that same "equal protection" at the hands of special interests (banks and unions) that are only objecting because it either creates more competition for them or provides more leverage for their own causes to the detriment of the consumer whom the FDIC should be protecting.

-Richard K