

From: Jeff Garofano

Sent: Sunday, October 15, 2006 2:47 AM

To: Comments

Subject: Comment - Industrial Loan Companies and Industrial Banks

Dear FDIC,

I think the ILC loophole should be closed because companies like Wal-Mart will use a bank to dangerously mix commerce and banking, destroy America's entrepreneurial spirit, negatively impact small businesses and hurt consumers.

Please take my consideration seriously. I feel that I am doing a distinctly American act by petitioning my government, so I hope someone is paying attention. FDIC, please take care of the poor-the people who need government more than any other. And then, maybe, I could regain faith.

Jeff Garofano