



9/5/06

Robert E Feldman  
Executive Secretary  
Attention: Comments  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> St. N.W.  
Washington, D.C. 20429

Re: Industrial Loan Companies

Dear Sir,

For Wal-Mart to be granted approval for an industrial loan company (ILC) would be a historic breach of the firewall between banking and commerce.

This safety firewall has been in existence for a good reason. The risks inherit with a change to the present policy are negative, obvious and far reaching.

Please close the "loophole" forevermore with a "no" vote for ILC deposit insurance for Wal-Mart.

Sincerely Yours,

A handwritten signature in black ink that reads "Dan Hilliard". The signature is written in a cursive, slightly slanted style.

Dan Hilliard  
Director