



**Federal Deposit Insurance Corporation**

550 17th Street NW, Washington, D.C. 20429-9990

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December 12, 2006

**TO:** Executive Secretary Section

**FROM:** Marianne H. Lloyd  
Acting Special Assistant to Director Curry

**SUBJECT:** Meeting with Representative from Callister Nebeker & McCullough

Please include this memorandum in the public file on the *Notice and Request for Comment: Industrial Loan Companies and Industrial Banks*.

On December 12, 2006, George Sutton of the firm of Callister Nebeker & McCullough, Salt Lake City, Utah, met with Director Curry and an FDIC staff member. Mr Sutton's firm represents certain industrial loan companies (ILCs) with pending applications. Mr. Sutton discussed the firm's views on ILCs and the impact of the moratorium on ILCs.

This memorandum memorializes that meeting.