

From: mbush@mississippiriverbank.net
Sent: Monday, October 27, 2008 5:41 PM
To: Comments
Subject: TO ROBERT FELDMAN /EXEC. SEC. ASSOC. GEN., COUNSEL/

Regarding the attached received from LBA this date, Mississippi River Bank does not agree that CDARS is good for the banking industry. CDARS needs to be severely controlled as to how many CDARS deposits can go into one institution and the FDIC should control the amount of CDARS deposits that can go into one institution, i.e. it could be some multiple of capital that could go into the institution. If the above cannot be achieved, then CDARS deposits should be brokered deposits in all cases. MIKE BUSH, MISSISSIPPI RIVER BANK, BELLE CHASSE, LA. 70037