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November 13, 2008

**VIA FACSIMILE – (202) 898-7062**

Mr. Robert E. Feldman  
Executive Secretary  
FDIC  
550 17 St., NW  
Washington, DC 20429

**Re: Comments, RIN # 3064-AD37 Full Coverage of IOLTA Accounts**

Dear Mr. Feldman:

Our law firm was the 2005 recipient of the Pro-Bono Award for Small Firms given by the North Carolina Bar Association. We are well aware of the increasing need of the poor and disadvantaged for legal services and the limited resources available to fund Legal Aid of North Carolina. If the FDIC were not to fully insure IOLTA accounts, a shift of funds to non-interest bearing accounts is likely to occur. The resulting reduction in income generated by IOLTA accounts would severely hamper the ability of Legal Aid to provide legal services to the neediest of our citizens and that would be a shameful development in these harsh economic times. Thus, we urge the FDIC to fully insure all IOLTA accounts as part of the Temporary Liquidity Guarantee Program.

To meet the deadline for commenting, we are also sending this letter by e-mail to [Comments@FDIC.gov](mailto:Comments@FDIC.gov).

Mr. Robert E. Feldman  
Executive Secretary  
FDIC  
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Please see that our concerns are compiled with others offered on this important issue.

Very truly yours,

For the Firm,

  
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