

From: Chuck Stepter [mailto:cstepter@fishbacklaw.com]
Sent: Monday, November 10, 2008 12:18 PM
To: Comments
Subject: RIN # 3064-AD37 - IOLTA Programs Inclusion

I write to also urge the FDIC to allow inclusion of "IOLTA"accounts in the FDIC's Temporary Liquidity Guarantee Program.

I am one of a group of Florida lawyers who created the nation's first IOLTA program and those programs now provide access to our court systems to thousands who would otherwise be denied.

In today's economic climate, IOLTA programs are particularly important because they create funds from funds that would otherwise produce nothing and those funds will soften the economic impact on thousands of deserving people.

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