

From: Tanya Acker [mailto:nacker@mac.com]
Sent: Thursday, November 13, 2008 6:38 PM
To: Comments
Subject: FDIC RIN 3064-AD37 - please disregard earlier submission

Sheila C. Blair
Chair, Federal Deposit Insurance Corporation
550 17th St., NW Room 6028
Washington, DC 20429

Dear Ms. Blair:

I am writing to express my support for the American Bar Association's request that the FDIC provide coverage for interest on lawyers' trust accounts (IOLTA) as part of the FDIC's Temporary Liquidity Guarantee Program.

IOLTA programs provide the second largest source of funding for civil legal aid to the poor. As a member of the board of directors of Public Counsel, the nation's largest provider of pro bono legal services, I am intimately familiar with the necessity of these funds and with the extraordinary manner in which they are put to use. Should the FDIC fail to provide coverage for these funds, lawyers would of necessity be motivated to question their continued use of their IOLTA accounts, thus jeopardizing the funding for critical legal services and legal aid to the poor. Those services are needed now more than ever - indeed, at a time when the nation's attention has been focused on rescuing its financial institutions and other critical parts of our economic machinery, it is equally important that we not lose sight of the need to provide legal services and legal aid to those who have long been - and in many instances continue to be - without a voice or effective representation.

It is therefore imperative that the IOLTA programs be included within the FDIC's Temporary Liquidity Guarantee Program. Thank you for your time and attention.

Very truly yours,

Tanya M. Acker, Esq.
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