

From: Leon Drouhard [mailto:leon@farmersandmerchants.com]
Sent: Monday, November 03, 2008 12:39 PM
To: Comments
Subject: QuickRate Listing Service & Adjusted brokered deposit rule



Our bank has utilized QuickRate listing service to access the national CD market as a funding source. I do not believe use of this service should be included in the FDIC brokered deposit rules nor ratios. Banks that use this server are dealing directly with other financial institutions across the country and not with a broker. We have a policy detailing our use of the service including specific limits. With core deposits shrinkage an ongoing problem, multiple funding sources will have to be available in the future for community banks such as ours.

Thank you.

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