From: Lito Gonzales [mailto:lito@goldensecurity.com]

Sent: Wednesday, February 04, 2009 6:37 PM

To: Comments

Subject: Part 337-Interest Rate Restrictions

This proposed regulation should pass because this will help banks that are below the well capitalized requirement of FDIC. During this economic environment wherein treasury yields are almost inexistence, using the national average rate would help banks that are adequately capitalized and can compete with banks that were able to take advantage of the TARF money.

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