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I would recommend that Option 1 be followed. I do not believe there exist the immediate need that was needed last Fall for consumer confidence in our nation's Community banks. I believe they have become more aware of the differences between too big to fail banks and the nation's community banks. By NOT extending the unlimited guarantee, the consumer will find it necessary to do a better job of analyzing what Bank or Banks with which they want to do business. Also, we don't need any more additional fees for insurance coverage.

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