



PHENIX-GIRARD BANK

October 22, 2009

Mr. Robert E. Feldman
Executive Secretary
Attention: Comment
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429


RE: Correspondent Concentration Risks
Federal Reserve System Docket No. OP-1369, Office of the Comptroller of the
Currency Docket ID OCC-2009-0013, Office of Thrift Supervision Docket ID
OTS-2009--20016

Dear Sirs or Madams,

The proposed guidance as referenced above appears to have a significant impact on how our bank would manage day-to-day funding requirements and impose a much greater regulatory burden in dealing with our correspondent banks. Please consider allowing an extension of the comment period. Extra time is needed to analyze and understand this proposal's impact on our bank.

Thank you for you consideration of our comments.

Sincerely,



Menza Dudley
President