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To: Comments

Subject: RIN #3064-AD37

We would like to see the FDIC's unlimited guarantee of deposits held in qualifying noninterest-bearing transaction accounts be extended to no sooner than June 30, 2010, and, preferably, December 31, 2010. We have utilized this program with one large governmental entity with which we do business and have found it valuable in this instance. It has allowed us to free up some collateral which could then be used for other purposes.

Our reasoning for extending the program through December 31, 2010, is that we believe it will take at least that long for the economy and the financial services industry to get on a good footing. This will help quiet any concerns customers may have about the banking industry and allow a smooth transition to previous deposit insurance standards.

Thank you for the opportunity to comment on this topic.

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