



Margaret Mullaney
PO Box 9134
Astoria, NY 11103
(718) 267-8255

March 5, 2010

Federal Deposit Insurance Corporation
Office of Management and Budget
Paperwork Reduction Project (3064-0127)
Washington, DC 20504

Re: Estimated Reporting Burden

To Whom This May Concern:

This is in response to the customer satisfaction questionnaire that I completed. There is a request for comments regarding the paperwork and information and I have a little input.

A careful investigation is a lengthy process and requires more time than 20 minutes per response, which may reduce or eliminate reiterating and rebuttals by the bank/company and rebuttals and reiterating from the consumer. In any case, my suggestion to this dilemma is that the burden of proof is not with FDIC it is with the bank/company and the consumer.

I believe that FDIC has a dual purpose as intermediary and mediator for each case that they handle, but I notice the responses are very concerned with public relations and opinions that could be damaging to FDIC if not responded to adequately. It is important for the bank to maintain their good reputation and standing with FDIC and as a consumer, and I realize the importance of this difficult situation when a consumer complains.

I think it is important for FDIC to be fair to both parties, and it is not a "David and Goliath" battle, as the bank may believe that the complaint is about, but it is an honest and courageous discussion about rights and responsibilities.

I thank you for your support with my case, which is an example of excellent teamwork and accomplishment. I am sure that the bank will be grateful that they can be in error but never need to admit that fault publicly.

Sincerely,

A handwritten signature in black ink, appearing to read "Margaret Mullaney". The signature is fluid and cursive, with a horizontal line underneath.

RECEIVED
2010 MAR 23 P 4:03
OFFICE OF
RESOLUTIVE SECRETARY