

**From:** Filip Feller [mailto:ffeller@capitalbankmd.com]  
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**To:** Comments  
**Subject:** Interim Rule(4/19/10)- RIN 3064-AD37

Comment on Interim Rule (4/19/10)- RIN 3064-AD37 Extension of the Transaction Account Guarantee Program (TAGP)

The Interim Rule (4/19/10)- RIN 3064-AD37 regarding the Extension of the TAGP does not provide rules allowing banks an opportunity to opt back into the program if they opted out last year.

Capital Bank, N.A. originally opted out of the program under the premise that the original extension was a short-term action. The interim rule now extends the program up to an additional 18 months. This extension, without the ability to opt back into the program, severely diminishes the non-TAGP bank's competitiveness to maintain existing or attract new, core deposits. Without the ability to fairly compete for low cost core deposits, profitability could suffer and banks could be exposed to increased interest rate risk and liquidity risk as interest rates begin to rise.

We respectfully request the board consider rules to allow previous TAGP banks the ability to opt back into the TAG program.

Respectfully submitted,

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