

From: amckenna@tiogabank.com [mailto:amckenna@tiogabank.com]

Sent: Thursday, October 14, 2010 3:39 PM

To: Comments

Cc: rfisher@tiogabank.com; lwelch@tiogabank.com

Subject: FIL-59-2010 Notice of Proposed Rulemaking: Temporary Unlimited Coverage for Noninterest-bearing Transaction Accounts

Dear Sir/Madam:

Our bank is concerned with the requirement to notify NOW account depositors and IOLTA depositors currently protected under the TAGP that beginning January 1, 2011, those accounts will no longer be eligible for unlimited protection.

When the TAGP was introduced, participating banks were required to notify their customers of this fact via lobby notices and in certain circumstances website notices. Participating banks were not required to send a notice to affected customers. When a participating bank decided that it no longer wanted to participate in the TAGP they were not required to send notices to those customers who may have been affected. It seems inappropriate at this time to require banks who are participating in the TAGP to send a notification to our eligible NOW and IOLTA customers.

Information found on the FDIC website, the bank's website and notices in the lobby should be sufficient to inform customers of the upcoming change. Please help us eliminate additional frivolous mail our customers will receive by removing this requirement from the rule.

Thank you for your time.
Anne McKenna

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