

From: Pat Stalfort

Sent: Tuesday, February 15, 2011 1:08 PM

To: Comments

Subject: Required FDIC Training

When are you people going to allow common sense to prevail? I'm sorry you're having to answer questions about your coverage, but isn't that part of your job? If someone has enough money to worry about coverage, then they should have enough common sense to research and find out what their coverage is. I'm certainly not going to trust what is told to me by a new accounts clerk at a bank when their job is to 'sell' me on anything. Why would I trust their answer anyway?

Put the responsibility where it should be, on the consumer, not the bank. You people have over regulated everything to the point that there will be no more competition in banking because they can't afford to comply with your idiotic rules. When you're left with only one or two super banks, you'll all be out of work because they will do what they please, when they please because you can't shut them down. Or maybe that's what you want to happen. I guess that's one way to decrease the government spending.