

**From:** Laffin, Patrick

**Sent:** Friday, February 18, 2011 9:21 AM

**Subject:** Proposed Rule Requiring Certain Bank Staff to Complete FDIC-Provided Training on Deposit Insurance Coverage

This is my first commenting on a proposed FDIC ruling so please accept my apologies if I am sending this to the wrong location ( if I have can you send me a quick note as to where I should send my comments). I think this training would be a fantastic idea. We all are familiar with the generalities of the coverage and on the use of EDIE. However for most customers the question rarely even comes up but for those more complex/larger customers it is often. As Bankers we fumble, pull out the pamphlets and go to EDIE. We provide the correct information but to be honest we fumble. With the training the basic's of the coverage would be reinforced but I am sure the more complex applications of the coverage would not be clearer in our minds. I just think it would create a better customer experience, improve the customer perception of the financial institution, and provide the customer more clarity on the FDIC. Not to mention keep us all abreast of changes to the coverage in a formal manner.

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