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**Subject:** FW: FIL-6-2011 - Comment

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**From:** Charles Trombatore [mailto:TrombatoreC@emigrant.com]

**Sent:** Friday, March 04, 2011 11:23 AM

**Subject:** FIL-6-2011 - Comment

I've never tried to submit a comment regarding a Proposed Rule, so I apologize if I am going about it incorrectly.

Part of the Proposed Rule includes the following: In addition, the proposed rule would require IDIs, when opening new deposit accounts, to ask whether the customer has other accounts at the IDI and whether the customer's aggregate deposits may exceed the SMDIA

Comment: Seems reasonable and certainly not overly burdensome. However, I wish there was further clarification/information as to whether a) this would be expected even with online account openings and b) if yes, how such a requirement could be achieved in an on-line account opening process.

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