

From: Lois Ellis [mailto:EllisL@heartlandbank.com]
Sent: Monday, March 28, 2011 3:07 PM
To: Comments
Subject: Proposed Rule - Rin 3064-AD37

Thank you for the opportunity to comment on this proposal.

Heartland Bank is committed to providing the best quality customer service possible. We believe that asking a customer to recite their current deposits with us is not only a failure to provide quality customer service it could in fact be perceived as an invasion of privacy by the customers. That information not only should be available to the customer service representatives, it is already available to our staff. Per the current regulation, we have our signs in place informing them of the current FDIC insurance coverage as well as a handout when they move funds from a transaction account to an interest bearing account. That gives our customer the perfect opportunity to ask questions if they do not understand. With the current media focus on banking I would say that the majority of people with significant deposit balances that might need to know about the EDIE site, already are informed.

Additionally, we currently have internal training in place that would meet the requirements of this proposal, including training on the EDIE site. While we believe that training is integral to understanding and following bank guidelines and regulations, to require a regulatory test to be in compliance with the regulation appears to take the issue to the extreme.

Respectfully submitted,

Lois Ellis, CRCM
Compliance Officer