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**From:** Al Vermeer [AIV@peoples-ebank.com]  
**Sent:** Monday, April 04, 2011 2:17 PM  
**To:** Comments  
**Subject:** RIN # 3064-AD37

Dear Sir/Madam:

We are a \$370MM bank in rural NW Iowa.

I consider the "requiring" of certain training about FDIC insurance coverage for our new accounts staff to be redundant and burdensome. We already have training on coverage limits for our staff. In addition, customers who have that much money on deposit are consistently asking us about their coverage – we do not need to be required to be giving them brochures or websites for information.

Since the FDIC insurance coverage only comes into play when a bank fails, why not only require those banks at risk of failure (i.e. CAMELS rated 4 or 5) to follow these proposed guidelines? Why raise the suspicion of customers of well run banks needlessly??

Thank you for your consideration.

Peoples Bank  
*"Where Values Matter"*

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