



MONONGAHELA VALLEY BANK

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5/26/01

part 369

To FDIC

Re FIL-34-2001

In my opinion the rule does not go far enough. It should also cover institutions that use brokers to market their CDs in communities where the institution has no intention of doing any lending. The use of these ~~and~~ brokers is ~~at~~ only for the purpose of "Deposit Production" as described in FIL-34-2001

*James R Martin
President*

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