



ENTERPRISE

BANK AND TRUST COMPANY

May 31, 2001

Mr. Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street
NW, Washington, D.C. 20429

OFFICE OF
THE EXECUTIVE SECRETARY
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RE: Proposed amendment to Section 106 of the Gramm-Leach-Bailey Act of 1999 expanding the coverage of Section 109 of the Interstate Act to include any branch of a bank controlled by an out-of-state bank holding company.

Dear Sir:

Enterprise Bank & Trust Company appreciates the opportunity to comment on the nature of proposed changes to Section 106 of the Gramm-Leach-Bailey Act of 1999. Enterprise Bank & Trust Company overwhelmingly supports the proposed changes amending the regulatory prohibition against branches being used as deposit production offices to include any bank or branch of a bank controlled by an out-of-state bank holding company. We strongly feel that this amendment supports the efforts of community banks such as Enterprise Bank & Trust Company and supports the needs of the businesses and consumers in the communities we serve.

We sincerely appreciate the opportunity to comment on this matter.

Best Regards,

Clayton D. Mersereau, Jr.
Senior Vice President

CDM/cc

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