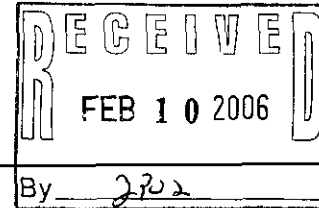




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February 2, 2006

Robert E. Feldman, Executive Secretary  
ATTN: Comments/Legal ESS  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street NW  
Washington, DC 20429

RE: FIL-2-2006 Proposal to Modernize Large-Bank Deposit Insurance Determinations

Dear Mr. Feldman:

I have not read that the FDIC publicly stated it was going to discontinue its Too Big to Fail Policy. Has this been done? If not, why go through the motions of Proposal to Modernize Large-Bank Deposit Insurance Determinations, since the depositors will be paid no matter whether Option 1, Option 2, or Option 3 is selected?

I took the time to write this short note, so please take the time to answer it. I try to stay current even though I am in a small, rural bank.

Sincerely,

  
John L. Franklin  
President & CEO

JLF/wc