

**From:** Jim.Locker@Steubentrust.COM [mailto:Jim.Locker@Steubentrust.COM]  
**Sent:** Monday, August 28, 2006 8:51 AM  
**To:** Comments  
**Subject:** Comment - Industrial Loan Companies and Industrial Banks

The ILC issue, I believe, will be the most destructive issue commercial banks will have to face. It is imperative that retail business and banks be separate.

Please consider the severe competition that we face presently with the increase in Credit Unions, Insurance Companies and so on.

Please, do not allow the ILC issue to proceed.

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