

**From:** Tom Gulledge [mailto:twg@citizens-bank.us]  
**Sent:** Wednesday, August 30, 2006 5:26 PM  
**To:** Comments  
**Subject:** Comment - Industrial Loan Companies and Industrial Banks

Dear Sirs;

I think it is important to maintain the separation between banking and commerce. The initial economic cost savings to consumers is a mirage which will never be realized. The power and risk to provide credit to consumers to sell ones own products or services out weighs any transactional cost saving. The credit implications and potential for corporate abuse is incalculable. The separation of banking and commerce has been a long established principal, providing our nation financial security from it's beginning. Please consider all of the information before changing such a long established principal.

Tom Gulledge  
Robertsdale Alabama