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TT&L
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Comment on the impact this change might have on participation in the TT & L investment program.

It is our opinion that it will bring the incentive to continue as a TT & L Depository to a negligible level for most of the small community banks. Therefore considering the trouble and expense of handling these accounts for a negligible profit, most of these community banks will probably quit handling these accounts. These accounts and dollars will then move out of rural, community banks into large urban banks that will stay with the program because of volume and the margin will still be greater for them, but you are moving money available for credit in rural communities. This will not be good for the country even though it will increase income for the government.

This will be one more example of moving something from small to big banks.

Please consider this! Thank you.

Very truly yours,

Russell Carothers
Chairman, President & CEO
The Citizens Bank of Winfield
Winfield, AL 35594

Phone Number 205-487-4277
Fax Number 205-487-3799
E-Mail address: cbw@pepperlink.net