

From: Jennifer Grage [Jen.Grage@ssbfergus.com]  
Sent: Friday, September 16, 2005 4:31 PM  
To: regs.comments@federalreserve.gov; comments@fdic.gov;  
regs.comments@occ.treas.gov; Comments, Regs  
Subject: EGRPRA

Federal Deposit Insurance Corporation

550 17th Street NW

Washington D.C. 20429-9990

RE: Systemic problem in the FDIC

Some FDIC staff are technical on minute details of regulations and perhaps assume that is the way to regulate banks and advance in the FDIC.

The valuable people in the FDIC are those who understand Safety and Soundness in banking and are not an unnecessary hindrance to banks being able to effectively serve their community.

Thank you for your efforts Reducing Regulatory Burden.

Sincerely,

Paul E. Lindholm

Chairman & CEO