

From: Jay Estes [mailto:pres@psbtexas.com]
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To: Comments
Subject: Comment - Industrial Loan Companies and Industrial Banks

What if Enron or WorldCom had an ILC charter? Unthinkable that such large and once profitable companies could fail yet they did. The separation of the banking business and unrelated commercial ownership was originally put into place because other past business failures and the risk to the banking system. History will repeat it's self if allowed and the ILC loophole is allowing it. I object as a premium paying FDIC member bank to the approval of any other ILC applications.

Sincerely yours,

Jay Estes
President
Peoples State Bank
Shepherd TX