

From: Tina Miller [mailto:tmiller@woodsfieldsavings.com]
Sent: Friday, September 08, 2006 3:08 PM
To: Comments
Subject: Expansion of ILC

The expansion of the ILC'S would have the same results on Banks that Walmart has had on your local hardware or shoe store. If the ILC is in a holding company what control would there be over the safety and soundness of the institution? This also raises the question of risk on the Deposit Insurance Fund.

Let's protect our local community banks by making this moratorium a permanent action.

Congress would in time, give the ILC'S additional rights, or power, as they've done with the credit unions.

Please vote "NO" on additional extension of the ILC'S.

Nile C Kamp, President
Board of Directors
Woodsfield Savings Bank