



Deposit Services
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200 W. Second Street
Winston-Salem, NC 27102

July 16, 2009

FDIC
Robert Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429

Dear Mr. Feldman:

I appreciate the opportunity to comment on RIN 3064-AD37: Proposed Amendment of Temporary Liquidity Guarantee Program to Extend the Transaction Account Guarantee Program with Modified Fee Structure pursuant to 12 CFR Part 370.

I support the alternative to phase out the Transaction Account Guarantee program, TAG, on December 31, 2009 as originally proposed. There are signs the economy is improving. In fact, the consensus estimate for annualized third and fourth quarter GDP are positive indicating the beginning of a recovery.

Conditions in the financial industry have improved significantly since the introduction of the Temporary Liquidity Program last October. BB&T and other financial institutions are now able to access the capital markets to issue both debt and equity. These are positive signs that public confidence in the financial services industry has been restored.

The nation's financial system is indeed stabilizing and liquidity has markedly improved. Therefore, phasing out of the TAG program on the original time frame is the logical alternative. Thank you for seeking our input.

Sincerely,

A handwritten signature in cursive script that reads "Donna Goodrich".

Donna Goodrich
Senior Executive Vice President
BB&T