
From: Tracy Dixon
Sent: Friday, September 15, 2006 11:09 AM
To: Comments
Cc: jbrannen@gabankers.com; Tracy Dixon
Subject: Risk-Based Premium

FDIC:

I would like to register my objection to the proposed risk based premium proposal. This comes at a time when De Novo Banks are trying to get start up costs absorbed and expenses under control. I would much rather accept a punitive charge after we have been in business for several years than when we are trying to get started. Make no mistake, this is a punitive charge and it is implemented by the very agency established to help banks to survive and prosper.

Please reconsider this issue and institute a fair and equitable charge.

Tracy Dixon, President
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