**From:** Mike Stahl [mailto:gstahl@speerbank.com]

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**To:** Comments

Subject: Assessments, RIN 3064-AD35

## Good morning?

Once again the FDIC proposes to penalize all community banks (most of which were never involved in any of the corporate greed and corruption found in mega banks of recent days) with higher overall assessments. Why is it that the community banks always end up being penalized for the gross negligence found in those "too big to fail" institutions? Where were the regulators? I had an FDIC regulator inform me years ago that if I didn't agree with everyone he said he could close me down and seize everything I owned. Where was that kind of Gestapo tactic in the large banks???? Where were the regulators for these mega institutions? Were they all in bed with members of Congress and closed their eyes and minds to what was going on. It is very difficult to believe that no executives were aware of the pending financial mess. Let's get those "big boys" assessed properly and leave the community banks which serve their communities so well out of this financial fiasco. AND shame on the Obama administration for sending the message that the Federal government would not allow any of the mega banks to fail. Hope State Bank of Speer and other community banks get the same EQUAL AND FAIR treatment as the big players!!!! Highly likely NOT!!!!!!! Please don't make the community banks of America to pay for large institutions and their financial messes. Thank you and God bless America.

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