From: Joy Beasley [mailto:joyb@fnbliberal.com] Sent: Wednesday, March 04, 2009 12:24 PM

**To:** Comments

**Subject:** FDIC premiums for Community Banks

## To Whom it May Concern:

I feel it is an outrage that Community Banks would be assessed higher FDIC fees in addition to their premiums, merely based on covering the failures of the large banks. The Community Banks were not the ones that are failing and not involved in the bad practices of the huge banks, yet they are being forced to bear the brunt of those bad practices. Can the government not fund the Insurance fund as they have bailed out numerous huge banks that were making millions of profits with bad practices? The American people are not going to stand for this kind of penalty across the board, when not all are guilty! That's as if all should be punished, which is the coward way out, instead of punishing the culprits that are guilty. Blanket standards to cover their inadequate decision making, a complete fiasco! All government representatives that don't have the guts to stand up for what is right for the American public need to be FLOGGED in public before they are fired! THIS IS A TOTAL OUTRAGE!

## Joy Beasley

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