From: Dick Anderson [mailto:Dick@daconstruction.com] Sent: Wednesday, March 04, 2009 12:25 PM To: Comments Subject: RIN 3064-Ad35

## To whom it may concern,

The reason for this e-mail is to express our extreme dissatisfaction with the idea of raising the FDIC premium on all the Community Banks to take care of a problem caused by the large national banks. I realize that the FDIC Insurance program needs to stay healthy but it is not right to punish the banks that had nothing to do with creating the problem. We watch as Congress lends them billions and billions and then we are asked to help foot the bill for their mistakes. It is not right and you need to charge the extra premium to the people that created the situation we now face.

Dick Anderson Chairman Mountain West Bank Helena, Montana 406-443-3225