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**From:** Keith Schuit [mailto:KSchuit@CBBFLA.com]

**Sent:** Thursday, March 05, 2009 10:32 AM

**To:** Comments

**Cc:** info@icba.org

FDIC,

I am contacting you to request you do not penalize community banks with paying for Wall Street banks mistakes. Please consider alternatives, such as a few detailed below:

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The FDIC could change the assessment base upon which premiums are calculated to bring more equity to the assessment process. The FDIC could vigorously push Congress to enact legislation to allow it to levy a special assessment on the largest "systemic risk" firms. The FDIC could tap temporary funding from the Treasury (like the big Wall Street firms are doing by the bushel basket full) to re-capitalize the insurance fund, giving Main Street banks time to strengthen their balance sheets and allow local lending activities to continue (and grow) to help our struggling economy recover, rather than constrict lending further by imposing a painful new debt obligation on already burdened balance sheets. To add insult to injury, this new burden falls disproportionately hard on the community banks of Main Street America.

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Thank you for your attention to this matter.

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