
From: Dana Ronk [mailto:dronk@senb.com]

Sent: Thursday, March 05, 2009 4:37 PM

To: Comments

Subject: I agree with ICBA

This is a time where the banking system can least afford a large increase in fdic insurance. I think a more moderate increase over a much longer duration would be ideal for the recovery of the banking system. That, along with a request to the Treasury to increase the emergency fund to the FDIC. The more solid we can make the banking industry now, the quicker and least damage the banking industry can withstand. The more time that awaits and people countrywide need to know the banking system is solid, and so fdic insurance is necessary. In the future when banks capital become stronger, riskier banks need to pay more in fdic insurance.