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**From:** Greg Zingler [mailto:gzingler@timberwoodbanks.com]  
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**To:** Comments  
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“Enraged” does not even begin to describe our feelings in the independently owned community banking arena. The assessment of 20 bps on banks that had nothing to do with collapse of the big Wall Street banks proves that true capitalism is dead, socialism is near and this country is in grave danger.

We’ve had enough. Access those that are “too big to fail” because you are going to kill all of us that are “small enough to fail”.

**Greg A. Zingler**  
Vice President-Sales & Marketing  
Timberwood Bank  
608-374-1159  
Fax 608-372-3757  
[gzingler@timberwoodbanks.com](mailto:gzingler@timberwoodbanks.com)  
[www.timberwoodbanks.com](http://www.timberwoodbanks.com)

