
From: Jerry Cullymore [mailto:cullymore@gmail.com]

Sent: Thursday, April 02, 2009 9:02 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

To Whom it may concern;

Recently it had been announced that premiums for banks to participate in the FDIC Insurance Coverage were set to increase, in some cases, 100%. As a consumer, I feel that this is unjustly punishing banks that practiced sound lending guidelines. By doing so, only leant money to the families that had down payments for the house that they were buying as well as income verification to ensure that the loan could actually be paid back. Through no fault of their own, it is these same community banks that are now being told that their premiums are rising \$300,000. For the majority of these community banks this is a payment that is not budgeted for and will put some of these banks in a position of either limiting loans to those that need them and even forcing some branches to close.

The banks, brokerage houses et al, the ones responsible for the bogus loans and financial irresponsibilities, should be the ones that make the restitution to the FDIC and not the small town community banks.

Sincerely

Gerald Cullymore
217 Tyler Highway
Sistersville, WV 26175
304-652-2161

cullymore@gmail.com