

**From:** Laura Miller [mailto:lauram@fsb1908.com]  
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**Subject:**

FDIC Board:

The majority of our management team lived through the 80s. Since then, we have made every effort to make sure our capital levels and loan loss reserves are tested for the most aggressive, worst-case scenario. Regardless of the great economy we've experienced in Oklahoma for the last several years, we knew conditions could change quickly. We also remember when nearly fifty percent of our net earnings were paid to FDIC to cover losses from high risk-taking financial institutions.

FDIC should remember those experiences as well and change their practice of pulling money out of healthy banks during the worst of times. An on-going fair level of insurance premiums through the good years and the bad years makes much more sense to the hard-working community banks.

Thank you for the opportunity to voice my opinion.

Laura Miller  
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