

To whom it may concern,

I have worked at two small town banks. These banks are important to the community they are in. I have seen how they support the local schools, day cares and small businesses (the little people). They have worked hard and cautiously to become a profitable business. I think it is so unfair that because of the bigger companies that have made bad choices, our "little" company has to pay for their mistakes.

I have always believed and taught my children that you should think wisely about your actions, because you and you alone have to pay for the mistakes you make, so I find it hard to understand how someone can tell us as a business that we have to pay for the mistakes that others have made.

I remember in 1st grade in a small school in Salem Center, Indiana, our teacher had to leave the room for a few minutes and she put one student in charge of the rest of us. She told this student to write the names of anyone who did wrong on the board while she was gone, well of course one student (the trouble maker) was the only one to get his name on the board, but when the teacher got back, we all got punished for his actions. I didn't understand that then and I don't understand now why we have to pay for the actions of others.

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