

From: Steve Kidwell [mailto:steve.kidwell@riddellonline.com]
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To: Comments
Subject: FDIC assessment announcement

I am very disappointed at the reaction and direction of Ms. Bair to raise FDIC insurance premiums across the board in an attempt to recoup funds lost due to the "megabanks" irresponsible banking practices. The OTS gentleman that is leaving the board appears to be the only one who really gets the issue. This isn't the time to tie the hands behind the backs of the financial institutions that are still lending money and behaving responsibly. I'm not sure how that can possibly help the economic situation we are in currently.

Community banks are getting unfair treatment at a time when they are needed the most. By the way, community banks **are hefty** tax payers.

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