

**From:** vc [mailto:vcorporaal@warringtonbank.com]  
**Sent:** Friday, March 13, 2009 12:49 PM  
**To:** Comments  
**Subject:** RIN 3064-AD35

To Whom It May Concern:

I am writing in reference to the proposed special assessment that has been handed down to banks in order to rebuild the Deposit Insurance Fund.

As an employee of a small community bank I think that this is a very unfair proposal, to make any bank that has made sound investments over the years to be responsible for the banks that over the years have made poor decisions. As a parent I raised my children that they are responsible for the choices that they make, and that there is always consequences, good, bad or indifferent. When you make bad choice you have to pay the price, people will not always bail you out. I think it is now time for those executives and banks that made bad poor judgement calls to face the music. If they received money to bail out of a bad situation, they need to be responsible. If I take a loan out, I can't expect someone else to be responsible for it.

As a small community bank we strive to make wise decisions and investments. This assessment that is proposed will put a hardship on any bank and its employees, which then trickles down to the families of the employees, who are trying to make an earnest living to survive these hard economic times. It will also affect the customers and the community that we serve.

Sincerely,

Vicki Corporaal