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To: Comments

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Subject: DEPOSITOR PROTECTION ACT

It is time to stop beating up on the banks. We all know banks are struggling throughout the USA to survive; how can a 20 (or even 10) basis point assesment be an option. Think about who is going to feel the effects of this assessment: bank customers, the people that work for them, and the banks' contributions to community economic growth. Where is the money going to come from? There is only one place: cutbacks. The only option that is economically sound is the Despitor Protection Act, S541. Please consider this as a viable option to cover the additonal funding for FDIC insurance.

Peggy Bratina