

From: France, Copper [mailto:cfrance@bocrawlins.com]
Sent: Monday, March 02, 2009 9:53 AM
To: Comments
Subject: FDIC Premium increase and assessment.

Dear FDIC....

I was appalled to hear of the increase in premiums and huge assessment that is going to be imposed across the board in order to reduce the short comings in the deposit insurance pool. WOW... this seems like a kick in the teeth to the small community banks that have went out of their way to follow safe and sound banking practices, while the great big "too big to fail" banks have completely wiped out the insurance fund due to wall street greed and outrageous corporate and management salaries. Your assessment as well as your increased premiums will be the next step in successfully driving the same banks that have actually increased their loans during these troubled times, to fail, or be forced into a sale position to a large bank that caused a large portion of the financial mess our country faces.

It is my opinion that the FDIC should reevaluate their position of these large burdens that they have so chosen to impose on the banks that are the lifeline to the rebuilding of our nations economy. I hope the FDIC will reconsider the poor judgment that has been exercised in this rash decision. We all understand that the pool needs to be rebuilt, but by destroying the backbone of the banking system, by imposing such heavy burdens on the community banks is the absolute wrong way to go about it.

Regards,
Copper W. France
Vice President
Bank of Commerce, Rawlins