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**From:** Neil Lowe [mailto:nlowe@boedison.com]  
**Sent:** Tuesday, March 10, 2009 11:51 AM  
**To:** Comments  
**Cc:** 'Martha Corrigan'; Conner Collins; 'Leslie & Carole'  
**Subject:**

Chairman Bair,

I wrote on March 2 of this year asking you to lessen the burden on our country's Community Banks. I appreciate the start that has been made with the proposal of only a 10 point one-time assessment, and an increase of the FDIC line of credit with Treasury to 100 billion. I realize that the insurance fund needs to be funded by the Banks it insures, and I agree with this 100%. However, using the line of credit, and spreading the cost over several more years would serve this Bank and others better at this time. The increase in our regular premium is costly enough and impacts our earnings and ability to lend more in our community. Spread over time, the cost of the insurance should not be a burden to community banks that remain stable.

Another concern I have is the promise or guarantee that the large banks will not be allowed to put us in this position ever again. I heard what you had to say on television Sunday night, and agree again with you 100%. We need a system that manages systemic risk in our money center banks. I believe that if we limit the types of business these banks are allowed to do, then a lot of that risk will go away. Over time we have created a few companies that cannot manage themselves, or be managed by the government. This needs to be resolved before we make any one-time or any extra assessment on the community banks of our country. Maybe the right word would be dissolved rather than resolved. In my opinion, the only way the large money center banks can survive is as broken off separate entities that are managed by people who specialize in area of each entity.

Thank you for your service to our country, and for standing up for the Main Street Banks that are the economic engine for most of our country. We don't mind paying our fair share, but would like you to use all of the tools available to you by law to lessen the stress and spread the cost out for as long as you see fit.

Sincerely,  
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