

From: Monty Boswell [mailto:monty.boswell@whitmorebanks.com]

Sent: Wednesday, March 25, 2009 11:54 AM

To: Comments

Subject: Fdic assessment

20 basis points is too much for well run banks. Use your own words "risk". You constantly beat us up about how much risk.

Use your own words. Risky banks pay more conservative pay less.

You also need to get rid of too big to fail. If you don't know how to implement this call me I can explain a plan.

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