

From: FDICConnect

Sent: Wednesday, March 04, 2009 12:30 PM

To: Comments

Subject: "Assessments - Interim Rule - RIN 3064-AD35" - FDICconnect - CMT#48129

Ms. Bair,

I've been a banker for 36 years. "For risk-based assessments, our statute restricts us from discriminating against an institution because of size." I understand this statement is concerning assessments, but for it to state that "our statute restricts us from discriminating against an institution because of size" is not the practice of the FDIC. I've understood all this time that the bank I managed would be closed at the blink of an eye if I let it get in the shape of these "too big to fail" banks. Until they are allowed to fail as they should, there can be no management discipline. I know the arguments for saving big banks. Those arguments are not practical. They must be allowed to fail or broken up into smaller institutions.

Larry Bauer

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