

From: Battle Creek State Bank [mailto:info@BattleCreekStateBank.com]
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To: Comments
Subject: Special assessment!

To who it may concern:

I don't know how the FDIC or our Federal government expects the stable banks that have not ventured into risky investments or business practices that created the mess that we are in today, to continue to grow capital and make loans when a special tax is created to take away 35% of this bank's net profit.

That is slapping the hand that could help pull this country out of this mess.

I remember the days when the S&Ls failed.

The community bankers were asked then and again today to pay for mistakes and bad decisions made by others.

I don't mind helping to keep our system in tact, but I dislike rewarding or throwing a life line to those that created this problem by their greed. Then allowing them to stay in business.

To big too fail is and was a receipt for failure! No bank should ever be allowed to be too big to fail or so big that bank examiners can not understand the risks of the bank's business.

In my opinion, TARP funds would have served our country's financial system better by being put into the hands of the FDIC. This is what the FDIC was created for, the oversight of troubled financial institutions. I also believe this would have restored public and banker confidence where the TARP funds may end up being a waste.

It is too big of a tax all at one time (27 basis point increase in one year is too much).

Roger Brestel

Roger Brestel, President
Battle Creek State Bank
202 W Main
PO Box 308
Battle Creek, NE 68715
Phone: 402-675-2035
Fax: 402-675-1045
email: info@battlecreekstatebank.com