
From: Dan Graham [mailto:dgraham@florabankandtrust.com]

Sent: Friday, March 06, 2009 1:23 PM

To: Comments

Subject: Reduced Special Assessment

I'm still against the 10 basis points special assessment on community banks! Community banks should not have to pay one dime of this special assessment, and the mega banks are not meeting their burden of responsibility in this mess. I am strongly against my bank paying any more for the sins of others. I resent the fact that the mega institutions that caused this problem take 45 billion in tax payer money, throw 10 million dollar Super Bowl parties, have private jets, and executive salaries in the millions, and I have to supplement the results of their imprudent management. If they can afford these frivolous perks, they can pay my share of the assessment!

My little bank was hoping to pay token bonuses of \$1,000 to its officers this year, but even at a 10 basis point special assessment we will not be able to. We will end up sacrificing an inconsequential bonus, while the fat cats who caused this problem keep their jobs and make millions.

Next we will be sacrificed on the regulatory rack being forced to spend more time and money to fix problems we didn't create, and didn't participate in.

I know this isn't politically palatable, and there is give and take in politics. But we are the ones giving, and the greedy irresponsible ones keep taking. If we continue to give ground like this, community banks won't exist, and then what will this country do when Wall Street screws up again, and they will.

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