

---

**From:** Cris Garza [mailto:crisg@fnbliberal.com]

**Sent:** Wednesday, March 04, 2009 12:15 PM

**To:** Comments

**Subject:** Disappointed Marine

Hi there! I am a branch manager for a great small bank in southwestern Kansas and I am disappointed that you are making the small business bank fit the bill for your new insurance proposals. I understand that you have to raise money just like everyone else does, but I think this is too much. You must go get insurance money from the US Government. We the small banking industry are not at fault for the problems that the big banks have and please understand that I am REALLY DISAPPOINTED in the capacity in which this administration is working under. Oh by the way, I'm not just a small business owner of two, or a small community bank branch manager, but I am also a former Marine.

May you look at this disappointment and search for the right thing to do.

Semper fi,

***Cris Garza***

Branch Manager  
First National Bank of Liberal  
Direct Line: (620) 626-1369  
Phone: (620) 624-1888  
Fax: (620) 624-0887