

**From:** Dan Graham [mailto:dgraham@florabankandtrust.com]  
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**To:** Comments  
**Subject:** Premium Increases

To Whom It May Concern:

As both a consumer and President of a community bank I find it appalling that the FDIC is intending to make us pay for the sins of others. Federal regulators allowed the greedy mortgage practices to take place in the mega banks and are now, in effect, holding community banks up and demanding that we pay for it.

**Pay for something we did not participate in!**

We have run our business responsibly, are rated a well capitalized bank, and should not have to sacrifice profits and return to our shareholders because of the greed of others.

I can see the same thing happening on the regulatory side. We will be forced to deal with the additional cost and hassle of more regulation because of these same greedy mega institutions **for something we did not participate in.**

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