

From: Paul Kujawa [mailto:pgkujawa@fmberlin.com]

Sent: Monday, March 02, 2009 1:11 PM

To: Comments

Subject: Premium Hike

I would like to commend Office of Thrift Supervision Director John Reich for his stance on the outrageous premium hike. Why are community banks paying the "Too Big to Fail Premium" when we did not engage in unsupervised high risk activities? Why not charge a fee base upon risk (like any other insurance product) instead of an across the board hike? Community banks are invested and involved in their communities and now are forced to pay a huge price for the poorly regulated greed of Wall Street. This has a direct detrimental effect on Main Street America. Congratulations to John Reich for realizing small business is the engine of this economy which is fueled by the community bank. Please reconsider this unfair assessment immediately.

Thank you,