

From: Ken Palmer [mailto:kapalmer@rangebank.com]
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To: Comments
Subject: FDIC Fees

Greetings,

I want to convey my disappointment as a community bank that we are being saddled with the high cost of failure on the part of other bankers and large investment companies with the added burden of paying for their failures. Where were the tough regulations on these poor performers?

I am sure these companies didn't get in this position overnight and I can't imagine how we as an industry got into such a mess.

Thanks for listening to my frustration and I hope we can put the high costs where it belongs on the poor performers and weak organizations through risk based fees and not a "one size fits all" fee based assessments.

Thanks, Ken Palmer

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