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**From:** Ben Grimstad [mailto:bgrimstad@decorahbank.com]  
**Sent:** Thursday, March 05, 2009 9:24 AM  
**To:** Comments  
**Cc:** Joe Grimstad  
**Subject:** Assessments RIN 3064-AD35

We wish to voice our concern over this decision to assess all banks the same across the board for the sins of few. We realize we must maintain reserves and the FDIC must remain solvent for the benefit of the banking system, however, the costs of insurance should be greater for those banks who offer more risk to the system including this emergency assessment.

Secondly, it would appear that when these mega banks become so large as they have, that regulators can not effectively monitor the safety and soundness of them posing a great risk to the whole system. We would hope that our leadership finds ways to break up these mammoths and prevent them from entering into business that is speculative or too complicated for the average person to understand. As a community bank who has stuck to the basics and works hard to maintain a safe, compliant bank, with strong capital, liquidity and earnings, it will be very difficult for us to accept criticism from regulators when we now know the tremendous deficiencies that exist in the larger banks.

Lastly, we hope that as rules change in the industry, the amount of new and increased regulation is kept within reason because we are concerned that more and more time is spent managing regulatory risk (such as BSA, CRA, risk assessments, etc.), developing policy, and understanding/communicating changes and less time spent helping people which is our purpose.

Thank you for listening,

Sincerely,

***Ben Grimstad***

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