
From: Andy Vinson [mailto:AndyV@texasbnk.com]
Sent: Tuesday, March 31, 2009 4:34 PM
To: Comments
Cc: mbell@mtctrains.com; Judy Sewell
Subject: Assessments - Interim Rule - RIN 3064-AD35

Dear Sirs,

I am very much opposed to the new proposed assessments that are to be levied on community banks. It is unconscionable to make community banks pay for problems that were not of their doing and which philosophically their business model prohibits. I am talking about the sub-prime lending that the 'too big to fail' banks so greedily endorsed and participated in. The surviving large banks in this politically created super category should be forced to pay this money back over a long period of time. In the interim the FDIC can borrow money from the Treasury to pay for the failures.

The Treasury, the FDIC and the SEC both allowed these practices to go on unchecked while holding community banks to a different and

higher standard.
We did not chafe
under these rules
because they are
the sound
business
practices that
most community
banks have
always adhered--
--serving and
growing our local
business and
retail customers
better than
anyone else.

You should not
and must not
allow community
banks to become
the white knight
to these greedy
Wall Street
Financial
behemoths.

Sincerely,

Andy Vinson

Andy Vinson
Senior Vice President