**From:** LJ Folse [mailto:lj.folse@coastalcommerce.com]

**Sent:** Friday, March 06, 2009 4:30 PM

To: Comments
Cc: taylor@lba.org

**Subject:** 20 bp assessment excessive

A more rational approach to rebuilding the fund would be five basis points annually. Also, the fact that community banks must bail out those banks that are too big to fail will not change anything when big bank management, too dumb and greedy to succeed, is left in place.

L. J. Folse