

From: Keith Mansfield [mailto:2lman@cableone.net]  
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To: Comments  
Subject: FDIC ins charges

Where should I start? We are a small community bank in Marlow, Oklahoma. We are a one bank holding company with 65mil assets. We loan to local people and take care of them. We have not been greedy with outside area loans and we still donate heavily to our schools, churches, city, fire protection and many many others in need.

We are being audited by OCC as we speak and I have very high hopes of maintaining our rewarded rating. Political swings do dictate direction but I am very complimentary of the Oklahoma examiners and what approach this bank has taken trying to gear up for the storm the too big to fail investment conglomerates have caused us. I would like to have received large paychecks and bonuses like some failing businesses but would prefer taking care of our team members and give them raises instead of me.

How can you penalize us so severely from the actions of so few of the many? You have eroded our value away by allowing so many branches. You have allowed tax exempt credit unions to further expand. You have allowed the savings funds and bank funds to merge and now you are special assessing us for someone elses problems again. When is it our time to be rewarded for our approach to PROPER banking? I do not think the government was very helpful for Oklahomans when we had the oil bust in the 80s. Please have some true community bank representitives involved in your Think Tanks. I realize the term you is not just FDIC but I' m in hopes you get the picture.

Respectly submitted  
R. Keith Mansfield