

From: JOSEPH WILLIAMS [mailto:JWILLIAMS@CONSOLIDATEDBANK.COM]  
Sent: Thursday, March 05, 2009 1:26 PM  
To: Comments  
Subject: FDIC assessment on community banks and its impact

FDIC Directors and Administration;

Your plan to assess additional fees on banks of all sizes goes against all this great nation of ours is suppose to represent. We do not make the innocent help pay directly for the sins of others(in this case, large banks).

I know the mismanagement and GREED that has led our nation down this path of 'financial destruction' has an impact on the total soundness of our entire banking system; however, there needs to be a means where those who are directly guilty for most of the problems are the ones to pay the penalty for their actions. Otherwise, a lesson WILL NOT be learned and they will continue their wanton ways as soon as the waters calm. Even now, bonuses and salary increases are being given in spite of the will of our citizens and their representatives.

There are other alternatives for stabilization of the FDIC fund that will be less likely to harm the community banks of our nation that have acted in a FAR MORE responsible manner than many of the large national banks.

Sincerely,

JLW

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