

From: dschwyhart [mailto:dschwyhart@cox.net]
Sent: Monday, March 02, 2009 8:19 AM
To: Comments
Subject: FDIC Insurance Premium Hikes

FDIC is supposed to be the watchdog for the public regarding safety and soundness. FDIC's decision to raise premiums on local community banks, is devastating to our local community banks. It is my understanding that these premiums will be hiked 20% to 60%, which will create hardships for my community bank, which did not participate in unsound and unsafe practices. This is another example of "good intentions" gone bad, since this will, more than likely, cause these local banks to cutback in other areas of expenses, be it local jobs, donations, etc.

Please reconsider these massive increases in costs to our local, community banks.