

Sent: Friday, March 06, 2009 8:57 AM  
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Bob Lampert  
President  
First National Bank, Beloit KS  
P O Box 600  
Beloit, KS 67420-0600

March 6, 2009

Robert E. Feldman  
Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, DC 20429

Dear Robert Feldman:

In my opinion, the current problem with large "too big to fail banks" began years ago with unlimited branching and multi-bank holding companies. Small community bankers all across the country argued with lawmakers and regulators that establishing these large banks was a bad idea. The management of the already large banks said we need to be bigger in order to compete.

Now it is obvious the "small" bankers were right. These mega banks are so big not their own management, the regulators, or Congress has a handle on what they are doing. If they did, the banks would not now be asking for bailout money.

It is not only highly unfair, I think it is downright criminal to ask small community banks to foot the bill for large banks that were poorly run and poorly regulated. I notice when a community bank gets in trouble the FDIC does not come in and put in enough money to keep the bank going.

Here is a solution I have long thought would be fair. Have the FDIC make two categories of banks: 1. Too big to fail. 2. Not too big to fail.

Then give every bank, small and large, the choice of which category they want to be in. From then on banks that have chosen to be in the NOT too big to fail category will be allowed to fail and the rest of the banks in that category will pay for the FDIC insurance to sustain that fund for any losses incurred. Banks that have chosen to be TOO big to fail, will be bailed out by FDIC with only banks that have chosen to be in that category having to pay to additional FDIC insurance necessary to sustain the too big to fail fund.

I STRONGLY OPPOSE having to pay huge FDIC insurance premiums to bail out poorly run large banks with officers that make many times over what I make as President of a \$55,000,000 small bank in north central Kansas.

Thank you for your time, although I highly doubt you give this letter any consideration.

Sincerely,  
Robert L. Lampert