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**From:** Marc Conley [mailto:mconley84@yahoo.com]  
**Sent:** Saturday, March 07, 2009 10:49 PM  
**To:** Comments  
**Cc:** info@icba.org  
**Subject:** 20 BASIS ASSESSMENT

1. 20 basis points may take up to 30% of our banks projected profit.
2. This reduction of profit will have a direct impact on lending. We will not take as much risk as usual. You have taken 30% of my cushion for loan decision error.

We have paid our FDIC premiums (based on coverage of \$100,000 per account) and kept our risk at prudent levels.

However FDIC unilaterally decides to increase coverage to \$250,000 then begins to close banks!!!!!! Have you fired the idiot that had this plan? Now you want to have a special assessment to replenish the reserve. Now how smart is that? It would make about as much sense to start a Dental Insurance Company then decide as a confidence builder for your marketing division to provide death benefits from oral cancer even though your actuarial tables show you haven't been collecting sufficient premiums. Then send notice to the living policy holders to pay a special assessment to cover your idiotic marketing scheme.

Any freshman finance major, no, any physical education major could see the stupidity of such a plan. All I can say is to paraphrase Edgar Rice Burroughs: "If you could have an intelligent conversation with the insane, they would not be insane". I guess you must be from the government and be here to help me. Please go back to D.C and make no more laws, merely enforce the ones currently on the books.

Marc Conley,  
Hooker Oklahoma