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Sent: Wednesday, April 01, 2009 2:16 PM

To: Comments

Subject: Assessments - Interim Rule - RIN 3064-AD35

I add my voice of protest to the chorus of thousands!

Negative comments

1. We didn't cause the problem.
2. The regulatory system unfairly burdens and even punishes community banks.
3. The 20 basis point charge will appreciably deplete the capital structure of all banks.
4. Make the banks that are too big to fail pay a higher percentage of the cost of deposit insurance.
5. Is there a different examination standard for large banks? My experience with examiners is that they are very good at identifying problem credits. How did trillions of dollars of junk go unnoticed?

Positive comments

1. Increasing deposit insurance from 100,000 to 250,000 was very helpful in restoring confidence in the system. I hope we are able to keep that piece in place.
2. May God grant you wisdom and discernment as you lead us through this mess.

The Valley State Bank
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