
From: Dianne Hinsch [mailto:dhinsch@integritybank.com]

Sent: Thursday, March 05, 2009 5:49 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

I am writing in response to the proposed 20 cent assessment levied on all financial institutions effect 9-30-09. I take exception to being painted with the same brush as the high-flying, free-wheeling, irresponsible banks that contributed to this disaster. Mortgage brokers and lenders who processed loans for the fees they were able to collect are the major players in this mess. Community banks did not go down that path. Did you ever wonder why? First off all our regulators would have gone nuts and secondly it was irresponsible. That's not how community banks do business. For us to be penalized for doing the right thing is ridiculous! That is not fair and equitable treatment. There has to be a better way to bring the fund up to the level necessary. Margins are expected to be squeezed this year and then you have our insurance premium go up 2000%. How many businesses could be expected to survive that kind of increase in the cost of doing business? The 10% increase is enough for us small players. Look for different solutions. What happened to accountability? Too-big-too-fail has failed. This is the evidence needed to prove they need to be split apart and not allowed to grow any larger. It's time to change the rules and breakup these goliath organizations. The country can't afford to continue to subsidize their business! I'm proud of our community bank and proud to do business the right way!

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