
From: Gail Bradford [mailto:gbradford@IbervilleBank.com]

Sent: Monday, March 09, 2009 4:34 PM

To: Comments

Subject: 20 basis point special emergency assessment

To FDIC,

I am aware that the country is in a financial crisis; but am very concerned with the small local banks having to help flip the bill for what these larger banks have done to supposedly try to stimulate the economy. I think it is totally unfair for the smaller banks to do this. Small banks try to accommodate our long term customers, but cannot compete with the much larger banks for many of the services they have to offer. In my opinion, they have dug their own hole and we should not be the ones to help them out. They, like some super stores, come into local areas and offer many goods and services that the much smaller businesses cannot compete with and eventually run the smaller ones out of business. While I wholeheartedly agree that something needs to be done, I think we need to put a stop to these large banks being bailed out when they could have better management and stronger regulations on their upper management and pay increases as well as consolidating some of their own work forces. I think they should be the ones to help pay for this and not so much from the smaller banks.

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