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How is it the American way to punish the people that are trying to do everything right and letting the ones creating the problems slip on by without punishment.

I realize we have to replenish the fund but I also realize that there should be a fairness about it and a way to soften the blow to the bottom line of the community banks.

I have worked in banking all my life and the security of the FDIC insurance is what makes the populace comfortable with handing over their hard earned dollars to someone outside their circle of family and friends for safekeeping. We have to do what we can to keep the FDIC insurance program lucrative but at whose expense.

How did the auditors and regulators fail to catch the problems in the failing institutions before they got so bad. Are we allowing too many branches and too many de-novo banks to open? Are we getting spread too thin to keep up with the proper controls?

Isn't there a way to spread the special assessments out over a period of time rather than in one big hit. I realize you want to get the first hit out of the way so you can assess another one shortly there after but why not just assess a larger one and spread it out over time. How many banks are going to fail because the FDIC is hitting them so hard? I believe a closer look at this situation should be done before the cure to the problem actually causes more of a problem.

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