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To: Comments

Subject: FDIC rate increases

It appears that community banks are being unduly punished for the sins of Wall Street and the greed of large financial institutions. The proposed rate increases will only result in higher interest rates and fees charged to community bank customers as the fees will stress the ability for community banks to generate profits. This will then result in fewer loans being made which is in direct conflict with President Obama's desire for bank's to make more loans.

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