

From: Julie Goll
Sent: Monday, March 02, 2009 12:59 PM
To: Comments
Subject: 20 bp assessment

Dear Sir/Madam:

Community banks are the foundation of the nation providing loans to those who qualify and reinvesting deposits back into their community. Expanding the assessment is another slap in the face to those financial institutions that maintain local relationships. Now we have to help bail out those who have been allowed to destroy our nation's financial industry. Please reconsider the 20 basis point assessment. We shouldn't have to bail these "big" out and perhaps it is time to actually let them fail. Dismantle the big banks – split them into smaller, community banks, of which have to play by the rules.

Thank you,

Julie A. Goll