

From: Lee Haggard [mailto:lhaggard@ssborecity.com]
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To: Comments
Subject: FDIC RIN# 3064-AD35

Why do the strong and well-managed financial institutions have to funnel more money into the FDIC to cover problems we did not create? Are we going back to the 1980's when the banks and taxpayers had to bail out the savings and loans? Our small local bank is being penalized unfairly because of bad management and poor lending practices of others. Please rethink this special 20 basis point assessment plus any increase in premiums to the banks that followed the rules and regulations set aside by our government.



Security State Bank, NA
Lee Haggard, President