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America's community banks (not too big to fail) are having to fund losses that are the result of the excesses of Wall Street banks that are too big to fail. Let them pay for it and if they can't, let them borrow from the U.S. Treasury until they can.

Insurance premiums normally give deference to where there is less risk and those that offer higher risk to the insurer pay more. Since the Fed and Treasury feel some FIs are too big to fail, let's have them provide the funding for the damage done by them.

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