From: Donnell, Wade
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To: Comments
Subject: 20 basis points

We have risk based capital standards. The emergency assessment should also be risk based, higher rate for the risky banks.

As we did not give in to the greed and cutting of corners the last 10 years, our ROA did not exceed 1%. While the risky bankers were taking out profits instead of building capital and reserves while producing high ROA's we were not. Guess we should have is that the moral to this story?

I guess they got to take the money and run and leave us holding the bag to pay for it? Is there not a better approach here than choking down the small community banks that still have prudent underwriting standards and are still trying to serve their long term customers?

The government is saving the big banks to the detriment of the small community banks and letting the mid-size fail and now apparently letting the little banks like us pay for it.

These high risk banks are going to fail anyway, dump a heavy premium on them now and take them to failure before they can burn up what little capital is left….and leave us small banks healthy and provide us some incentive to pick up the pieces, as opposed to trying to run us out of business. If the White House is so worried about Main Street, then let us handle Main Street since that is where the community bank lives.

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