

From: Sandy Baumann [mailto:SandyBaumann@citizensada.com]
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To: Comments
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I am writing this in regards to the special assessment banks are being assessed due to the recent “bail out”. I work for a community bank in Oklahoma. Our bank has remained profitable in this time of recession. We have remained a bank with integrity and sound banking policies. I consider it a total outrage that we are being asked to bail out the banks which actually caused a part of the problem our economy is facing today. This assessment will cost the bank over \$250,000.00 which is 10% of our net earnings.

I am a mother of three grown children and seven grandchildren. As my husband and I raised our family, we taught our children the importance of hard work and integrity. We felt confident when we assured them if you “play by the rules”, you will have no regrets. I believe this proposed assessment is an exception to the rules we taught: the community institutions that are working hard and playing by the rules will have to pay for the mistakes of the big banks. This will be a shame!

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