

From: Patrick J. Schibi [mailto:pschibi@lnbok.com]
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To: Comments
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Robert Feldman
Executive Secretary,

I am very opposed to local community banks being assessed a premium which in actuality is a penalty for being a bank that does not need a stimulus, does not expect the federal government to bail them out, and is doing everything within its power to be profitable in a very unstable period of rapid interest rate adjustments. To be assessed this amount is not only a hardship but a unfair and improper tax to offset the losses by a few unregulated banks that made serious judgment decisions risking their soundness by taking unnecessary risks for the purpose of greed. Hold these individuals and institutions accountable instead of increasing the burden on everyone else. Spend the money going after these corrupt individuals showing our country that you cannot abuse the system for your own profit and benefit from our government. Taxing the healthy and the struggling is easier than going after the ones responsible but it is not right and it sends the wrong message. I ask for this assessment to be reversed.

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