

**From:** Randy Teegardin [HCB] [mailto:randyt@hcb.us]  
**Sent:** Monday, March 02, 2009 4:46 PM  
**To:** Comments  
**Subject:** FDIC Insurance Premiums

Dear Sir or Madam:

I am writing to express my concern regarding the across the board puposal to raise the FDIC premium rates. Community banks such as ours played absolutely no role in the current financial crisis. The level of premium that is being suggested would have a negative, and likely devastating impact on our earnings. Penalizing well capitalized strong financial institutions as a means of supporting those that were reckless makes no sense what so ever. We need to be restoring confidence in our banking system. Let's not further weaken the system by penalizing the strong by rewarding the mismanaged.

Thank you,

Randoulph L. Teegardin, CFP  
Senior Vice President  
Trust & Investment Group  
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