

**From:** Linda Beall [mailto:linda@psbvelva.com]

**Sent:** Monday, March 02, 2009 3:32 PM

**To:** Comments

**Subject:** FDIC assessment increase

We are a small community bank in North Dakota. We played by the rules, did not participate in risky lending nor did we purchase exotic debt instruments that have proved harmful to those who purchased them. I do not believe it is fair for us to be unduly burdened by a large FDIC assessment in which we played no part of the problem. I think it is high time that those financial institutions who have caused this mess should be bearing the brunt of the cost of cleaning up this mess. I discussed with our examiners as to why these large institutions were getting away with what they were doing, couldn't they see how this was going to blow up in their face. I was told that they were much smarter than us and knew what they were doing! Guess who is still standing!

Linda Beall

VP & Cashier

Peoples State Bank

PO Box 40

Velva, ND 58790