

**From:** Charlie Crouse [mailto:ccrouse@summitbankok.com]  
**Sent:** Monday, March 02, 2009 3:52 PM  
**To:** Comments  
**Subject:** FDIC RIN 3064-AD35

This ruling presents a severe monetary penalty to thousands of responsible financial institutions like ours and like most of the banks in Oklahoma. We work hard and focus intently on serving the financial needs of the small business and individuals in our community and have continue to do so despite the economic turmoil that's now causing everyone to tighten their belts, most especially community banks. These proposed assessments apply a substantial amount of additional downward pressure on our margins, profitability, and ultimately our capital, which restrict our ability to perform for our customers and communities. Our bank has not received any TARP money and despite what the press might have people believe our customers are not particularly concerned about our institution's solvency despite the fact that we are not "too big to fail".

Surely, there is enough reason and intelligence on your board and with the powers that be in Washington to come up with a workable solution that applies the burden of replenishing the DIF on those who have received the most financial aid from the government. This indiscriminate sharing of the penalties is completely inequitable and as mentioned earlier will create a significant financial hardship on good, sound institutions who are not responsible for the current state of the financial markets.

I hope you will listen to me and my peers in the industry and be pragmatic in arriving at a solution that is fair and just.

Thank you,

*Charles Crouse  
Summit Bank  
President - Oklahoma City  
6440 Avondale Dr., Suite 210  
Oklahoma City, OK 73116  
office: 405-254-3014  
mobile: 405-513-1511  
fax: 405-254-3013*