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**To:** Comments

**Subject:** community bank FDIC assessment

In Alabama, the local community banks have supported and been available to hold up the economy of the area. They are locally managed, locally staffed, and the Board of Directors are local people who have the well being of the area at heart. And I might add that in Alabama, the community banks have kept their heads above water and some have even been profitable. It is the wheeling, dealing, wining, dining mentality of the big interstate banks that have caused the major problems in the mortgage arena. It seems highly unjust to hit the community banks with the large assessments to cover the troubles that they had nothing to do with. Let the perpetrators pay. Most often, an expensive lesson is the best educator.