
From: ddeiters@gtsb.com [mailto:ddeiters@gtsb.com]

Sent: Wednesday, October 07, 2009 2:20 PM

To: Comments

Subject: RE: 3 year prepayment FDIC assessment

FDIC

I personally feel that 3years is much to long for Banks in these troubled economic times to prepay without a discounted premium. I understand funds could be borrowed from the Treasury. The so called "to-big-to-fail" Banks should unquestionably shoulder their share of the assessment based on assets not domestic deposits. I am very concerned "Community Banks" are paying the price for following policy and regulation while "TBTF" Banks can error without responsibility. Would it be irresponsible for FDIC to have a one year pre-pay and borrow the balance needed from the Treasury until we see how the economy and Banks are progressing? Banks would pre-pay each year so the FDIC could repay the Treasury on the FDIC borrowings one year at a time until the Treasury is repaid and Banks are more stable and so is the economy.

Remember Community Banks did not cause this turmoil! Why should we pay more than LARGE BANKS or even the same?

Banks reputation are questionable at best, let's keep community banks vibrant and able to serve our communities.

We need a fair assessment proportionate to the size of the Bank and an incentive to prepay along with an acceptable term!

Sincerely

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