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To: Comments
Cc: sheliablair@FDIC.gov
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Has everyone in Washinton lost their minds?? A 20 BPTS assesement!!

Do you realize that can be as much as 25% of a bank's annual earning? In our case its about 13%.

I have not participated in the crazy lending and exotic products that got those banks in that mess. Yet you want me to pay for it.

If the FDIC had spent as much time and effort in examing banks for safety and soundness as they do on compliance issues we would not be in this mess. How many valuable resources have been wasted looking for Osama Bin Lauden's checking account rather than seeing if banks were lending prudently.

The FDIC has failed in its primary function to keep banks safe and sound.

I realize the insurance fund will need restoring but what happened to risk based assesements. We have been a "one" rated bank for 20+ years. Yet, our rate is the same as for Bank of America, Citicorp, and all those other clowns who do not know how to run a bank. However, they seem to be adept at holding their hand out and getting regulators to cover their back sides.

For years the regulators have pushed for bigger banks. Now you have a monster you can't control.

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