

**From:** WDUNK@aol.com [mailto:WDUNK@aol.com]

**Sent:** Monday, March 02, 2009 5:44 PM

**To:** Comments

**Subject:** Subject: New FDIC Insurance Premiums

The new FDIC proposed increases in insurance premiums are (1) unfair, forcing those who played by the rules to support the cheaters who were exceptionally well paid (many small banks would love to make as much as one executive made from their mis-management) and (2) damaging to the capital structures and earnings positions of thousands of small lenders who serve our small business community (the backbone of the American economy). This will make it even harder for these small financial institutions to raise the capital needed to grow and provide finance to small businesses. These new levees should be applied only to the larger banks and should apply to their total liabilities, not just deposit liabilities since they are the cause and source of virtually all of the bank losses.

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