

**From:** KKS [mailto:ksimmons@fnbab.com]  
**Sent:** Monday, March 02, 2009 5:43 PM  
**To:** Comments  
**Subject:** RIN 3064-AD35

Dear Sirs,

Nationalizing the banking system, socialist banking is a slippery slope and we are head first heading down that hill. You penalize those who would be prudent and the well managed banks to pay for the mismanaged and poorly regulated banks who would wreck the very system that supports them.

FDIC insurance is the glue that holds deposit accounts with any institution. Without it we would have seen runs on banks unlike any in the history of this country. The strong cannot support the weak or you will break us all. The premium should be a product of your camel rating where poorly run banks ante up for their sins. I know many would argue that the added burden would only accelerate their deterioration. Structure the premium so that they pay on a percentage of earnings over and above the deposit relationship until they have achieved a acceptable camel rating. If they are not profitable then defer the increase until they have achieved profitability. Accountability and restitution for being a burden on the system must be achieved.

You do realize that this emergency assessment will only be passed on to the bank customers , i.e.. the evaporating middle class. We must accept your 20 basis point assessment at this juncture, we have not viable alternatives. Use this a bully pulpit to "shape up or ship out" (or sell out as the case might be).

May God help us,

Kevin Simmons  
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