From: Steve Gobel @ Groton Bank [mailto:sgobel@grotonbank.com]

Sent: Tuesday, March 03, 2009 9:26 AM

**To:** Comments

Subject: FDIC Special Assessment

I suggest that some of the TARP funding be used temporarily to rebuild the Deposit Insurance Fund.

Much of the problems occurred by non-regulated or poorly regulated institutions. Pushing this cost down onto those who were strongly regulated and did not cause the problem is improper and incredulous. You will now force the problems on the once healthy part of the financial industry that was lending even when the politicians and news pundits wouldn't recognize it and report on it.

I feel we are being punished because regulators had no plan to deal with the too-bigto-fail situation or the political will to price their inherent risk into the formula.

Why can government funds be used for AIG but not for FDIC?

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