From: Rick Nichols [mailto:Rick@fnbt.us] Sent: Tuesday, March 03, 2009 11:39 AM

To: Comments

Subject: The FDIC plan for the 20 point increase is truly an injustice for

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The FDIC plan for the 20 point increase is truly an injustice for our small banks. We continue to pay for the sins of the giants. Giants whose greed took them to this end and who had no regard whatsoever for the puny insignificant small banks now depend on us to bail them out. I guess I wonder how quickly this situation will be forgotten by the big banks and our government once they are back on their feet in the distant future.