

From: Brad Krohn [mailto:BKrohn@businessbankmn.com]  
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The proposed assessment program weakens the community banks, by having a substantial impact on their already stressed, earnings/capital. This is to bail out the "too big to fail" institutions and Wall street. The financial institutions that caused this problem should pay for it. We already bailed out the S&Ls once and now we get to do it again, for many of the same firms. When will common sense start to prevail? Perhaps the "too big to fail" institutions should be broken up to where they don't present systemic risk.  
Thanks for listening.

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