From: Scott Vogler [mailto:scott.vogler@grsbank.com]
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To: Comments
Subject: Assessment Plan

Ladies and Gentlemen:

While we all recognize the serious problems in certain sections of the banking industry, penalizing the community banks who have followed the rules and not caused this predicament is not the answer. This is especially the case when the problem institutions are being "rewarded" with bail out money taken from those who have practiced prudent lending and are not suffering massive losses. As Abraham Lincoln stated, "you cannot strengthen the weak by weakening the strong".

The FDIC states it cannot charge the larger institutions higher fees because its statute restricts discriminating because of size. Why then, do the large institutions not receive the same exams as the smaller community banks? Maybe it is because they are "too big to fail" so what they do or do not do in regard to prudent lending and compliance does not matter. If these large institutions received exams even remotely similar to the rigorous one community banks receive on a regular basis this financial mess could have been avoided or at least the problems would be much fewer.

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