From:
Sent: Wednesday, March 04, 2009 5:50 PM
To: Comments
Subject: Assessments - Interim Rule - RIN 3064-AD35

I am President of a small bank in Western OK that has been a "1" rated bank for the last 20 years. We have not needed nor do we want a bailout from the Federal Govt.

Each year we see our regulatory burden increase and more added to our workload. It is very obvious that the FDIC gears every thing towards big banks. We are now seeing the result of that.

My reward for running a sound bank is now I get to pay for the fools who run banks that are too big to fail and get all the government money. They get a check for their incompetence. I get a bill for my competence.

Can anyone up there do math? Do you know how big of an impact this is on Banks. You are in effect taking about 15-25% of the average banks earnings.

Over the last few years the FDIC has placed more emphasis on "compliance" and less on safety and soundness. You have wasted enormous resources looking for Osaba Bin Lauden's checking account in places like Erick, OK that would have been better spent figuring out the type of assets all the large banks were putting on their books. It seems it has been more important for your examiners to ensure that I gave a guy two-not just one-but two copies of a right of recession than to see if he could repay the loan.

If the governtment is putting Billions into black holes like Citicorp why not put some into the FDIC insurance fund?

It appears to me that it is now official governtment policy to reward failure and punish success.