

**From:** Karla Garcia [mailto:karla.garcia@baycommercialbank.com]  
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**To:** Comments  
**Subject:** Assessment

To Whom It May Concern:

I find it rather interesting that you have chosen to penalize the smaller banks who have actually chosen wisely concerning their portfolios. If indeed, you would penalize the banks that have become "systemically important" it would increase their deposit costs and make it easier for the competition to take place with the smaller banks. Isn't that what we are supposed to encourage, healthy competition? Of course, I do not believe these assessments are fair, but as I have taught my children---life is not fair. Perhaps though, at this time in history, we could begin to do things correctly, fairly and economically advantageous to all. Why are these banks 'too big to fail'? The doors were opened for that to occur. Let us now open different doors and close door to the cellar.

Sincerely,  
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