

**From:** Doug Stone [mailto:dstone@clovisnb.com]

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**To:** Comments

**Subject:**

The FDIC premium hit being assessed to Community Banks like our 140M Bank, will immediately take 25% of our income forecast for the year and force us to constrict our lending policies in order to survive. The AIG's, Citi's, and BofA irresponsible Banking practices should not force COMMUNITY BANKS who run a sound Bank to bear the burden of bailing them out.

This will further compound the problem and hurt the Community Banks who are serving the small business and consumers in America. The AIG's and Citi's are losing money, receiving taxpayer bailouts, and the taxpayer funds will go to pay their assessments when THEY are the problem.

This is moving toward nationalizing financial institutions and the former Soviet Union can help with how that worked for them.

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