

**From:** Mike Nardi [mailto:nardim@first-bank.com]  
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**To:** Comments  
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Dear Sir or Madam, When is the FDIC going to understand the businesses they govern and stop painting all banks with a broad brush. It is time that the small community banks, who had very little responsibility, if any, be exempt from these very high risk "too big to fail" wall street banks in the assessment of the current special FDIC premium. Because those large banks were not supervised as closely as the small community banks, we have to pay the consequences. When does government assume the responsibility of mismanagement and admit their mistakes. Is this another SEC debacle like the Bernie Madoff incident. There should be immediate action to split the "too big to fail" banks or let them fail, the market will absorb them and this country will be better off in the long term. Why should community banks, who have generally taken prudent action and stayed away from these sub-prime credits jeopardize their charter, pay these huge premiums, only to substantially weaken their long term viability. The FDIC should rethink their action and not try and solve the problem thinking short term, rather than long term.