

From: Lisa Eadler [mailto:eadlerl@greenvillenationalbank.com]
Sent: Monday, March 02, 2009 9:01 AM
To: Comments
Subject: FDIC Rate Hike

Why do we, Community Banks, continue to have to pay, quite literally, the price of the current economic crisis for something we did not contribute to? We did not allow our bank to fail. We did not lend money to customers if they didn't qualify for a loan they could not repay. We continue to stand strong, to have a healthy lending portfolio, to reward our stockholders with dividends, to be a financial rock for our community. This is atrocious that you are asking us to pay for others mistakes and we in turn have to take from our bottom line or affect our customers by passing on higher fees!

What example does it set when we, Community Banks, have to pay for the irresponsibility of others? Make them right the wrong. How will they ever learn if we continue to bail them out? What happened to accountability, honesty and truth?

We, as Community Bankers, are outraged. It is OUR time to stand up for what is right and voice what is wrong. This is WRONG! We are disappointed of the ruling and hope you would consider other alternatives without punishing the banks that continue to provide a strong, stable backbone to local communities and the banking system.

Sincerely,

Lisa Eadler
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Proud to be a Community Bank and Banker