

From: Sandy Perra [mailto:sperra@bankofzumbrota.com]
Sent: Monday, March 02, 2009 10:47 AM
To: Comments
Subject: proposed FDIC premium changes

In regard to the proposed FDIC premium changes.....

Please consider the negative effect that an inflated premium will have on our small Community Banks. The substandard decisions made in the Wall Street Banks were made by individuals making grossly over-inflated paychecks and with nothing to lose in conducting business with reckless abandon. By penalizing our Community Banks, who conduct business using conservative, tried and true practices, you are sending a very strong signal that our government does not reward success and sound business practices. Our nation's Community Bankers cannot be the funding source for all of the financial institutions that fail to make sound business decisions - instead the owners and management of those failed financial institutions must be held accountable.

I ask you to take a stand and to send a vote of confidence to the Community Banks by refusing to place this financial burden on them. Our nation is counting on the small Banks to solidify and stabilize our economy by reinvesting profits in businesses and individuals. We cannot accomplish that goal, if large amounts of our profits are, once again, taken by the government to invest in large Banks that cannot continue to conduct business until they return to ethical and sound practices. Thank you.

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"We exist temporarily through what we take, but we live forever through what we give."

Douglas M. Lawson