

From: Bill Berry [mailto:bberry@AHB-OK.com]
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I'm writing in support of the FDIC's proposal to make an additional assessment on Brokered Deposits (including CDAR deposits). From our view point, brokered deposits have allowed poor underwriting banks to further leverage their balance sheets, consequently increasing the loss exposure of the FDIC. Virtually every failed bank we have seen has relied on Brokered Deposits to fund their bank. Without these deposits the loss to the FDIC would have much lower. In far too many cases, the availability of Brokered Deposits has been abused by poorly run banks. They should be required to pay for the extra risk they create for the system. William L. Berry
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