

From: edward karecki [mailto:ekarecki@yahoo.com]

Sent: Wednesday, January 13, 2010 1:55 PM

To: Comments

Subject: Comments on ANPR Incorporating Employee Compensation Criteria Into The Risk Assessment System

I am providing comments on the following advanced notice of proposed rulemaking:

12 CFR Part 327

RIN [number]

Incorporating Employee Compensation Criteria Into The Risk Assessment System

It is unconstitutional and totally inappropriate for the Federal Deposit Insurance Corporation to attempt to influence executive compensation practices at banks. Compensation at these institutions is an issue to be considered only by the Board of Directors and the shareholders. Please do not implement this rule.

Thank you for considering my comments.

Edward Karecki