

February 16, 2010

Robert E. Feldman, Executive Secretary  
Attention Comments,  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street N.W.  
Washington, DC 20429

**Re: RIN 3064-AD56 - Incorporating Employee Compensation Criteria into the Risk Assessment System**

Dear Mr. Feldman:

Compensation structures should be a factor in setting deposit insurance rates and I commend the FDIC for its proposal to consider making this linkage. I think any disagreement from banks and brokerage houses will be based on the fact that they'd like to have public money with no strings attached. But personally, I am exceedingly unhappy that we (the public) gave them TARP funds and other Federal monies in the first place. (To be quite honest, we weren't consulted; the money was given by Congress.) I'm not an economist, but I believe when you are in business, you should take your rewards for risks that work out and take your lumps for risks that don't. I can't think of a single reason that my children should have to pay for a banker's multi-million dollar compensation package. And yet, as it stands today, they are.

Please don't wait for Congress or the Federal Reserve to create new rules for compensation. I encourage you to act now to inject a small modicum of common sense into a financial system in dire need of it.

Thank you for the opportunity to provide comments; I appreciate it.

Cordially,

Crisman Cooley  
Santa Barbara, CA