From: Andrea Rucks [mailto:andrea.rucks@gmail.com]
Sent: Tuesday, February 16, 2010 5:38 PM
To: Comments
Subject: RIN 3064-AD56

Dear Sirs,

I am writing in regards to the proposed rule [12 CFR 3327; RIN # 3064-AD56] as it regards change to employee compensation and risk evaluation for FDIC insured lenders.

In an effort to avert a repeat of the financial crisis experienced during the fall of 2008 and throughout all of 2009, I believe that the FDIC is acting rightly when proposing that banks pay higher insurance premiums if they pay out large bonuses to executives that subsequently expose their bank to dangerous and risky fiscal behaviors.

The past behavior of these banks shows blatant disregard for fiscal responsibility. This past year, these same banks that took part in TARP funds have paid out $145 billion in compensation this year, more than before the financial crisis. Greed rules and continues to run rampant on Wall Street. That greed is not abated and those executives responsible for this financial travesty are not ashamed of their recent past as they continue to hold out their hand to receive compensation packages in the millions. Wall Street is incapable of policing itself in these matters and so it falls to a governmental regulatory agency, in the form of the FDIC, to keep the common man safe from corporate avarice.

I do not believe the FDIC should take a watch and wait attitude on whether Congress or the Federal Reserve will enact new legislation or rules for executive compensation practices, there's no guarantee this will ever happen.

This proposed rule is a common-sense rule and it is imperative that it get implemented immediately, supplemented with future improvements. I agree with and support this proposed rule.

Kindest regards,
Mrs. Andrea Rucks