

From: Joyce Boese [mailto:joyce1@mtaonline.net]  
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For Public Comments:

As I read the comments from others in this area I see that most of them are from Bankers or others in the field of finance , etc. I am a retired teacher -- so have no connection with the banks or with any other financial institution. But, I can see that we are paying the banks for their failures. They have given out more in bonus's this year than before the crash. I have no idea why they think they deserve a bailout or a bonus in the financial breakdown of the past years. To me they are greedy and manipulating. They want to change laws to make what they do lawful and so complicated that no one can understand it. They want the money when they are successful and when they are losing. Then they think they deserve a bonus because they have done so well. They have done well in hoodwinking us all. I would like there to never ever be another bail out! I would like them to be on their own -- if they run it into the ground they are finished! It is sad that they would take so many undeserving citizens down with them.

I support the new ruling that would require banks to pay a higher premium for insurance for their past risky practices. It is the least that can be done for the regular citizens of the USA.

Thank you,  
Joyce Boese  
5650 E. Cherry Circle  
Wasilla, Alaska 99654