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**From:** KSB Loan [mailto:ksbloan@centurytel.net]

**Sent:** Tuesday, October 27, 2009 10:26 AM

**To:** Comments

**Subject:** FDIC prepayment

I think you must be trying to ruin all the small community banks with this idea. What makes you think that prepayments of this size wouldn't hurt any business? We are a small \$48Million bank, struggling to make good decisions to keep us strong.

Customers hear on the news that banks are in financial trouble, getting bail-outs from the government, paying huge dividends, and many other things. We try to tell them "our" story. No, we did not get money from the government, no we do not give out huge bonuses, yes we are still solvent.

We have had to cut back on the upgrades in technology that we wanted to do, internet banking. Thank God we didn't already sign the dotted line to get this done before we found out that we would have to pay an huge amount of FDIC insurance 3 years in advance.

Please do not make us pay, literally, for the mistakes of those big financial institutions. I fully believe that this will put many of us smaller banks in a terrible financial strain. More banks closing will not help the fund at all. It will make matters worse.

Banker for over 30 years,  
Teresa Miller