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**From:** Mike [mailto:mike.bredasavingsbank@westianet.net]  
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**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

A few questions/comments on the approach for the assessments:

- 20-cents today on top of the new assessment schedule will exceed the cost of funds for many of our deposit accounts. What's to prevent banks from trying to "downsize" deposits to avoid the extra costs and in turn pull back on loan advances?
- The media has painted all banks with the "bailout" brush and as such, even community banks are being perceived as already turning to the taxpayers for support. What's to prevent banks from indirectly passing on the additional costs to the customers/taxpayers in terms of higher service charges?
- Several economic and political factors continually influence the banking industry and our customers. How precise are the projections for the fund balance and how will some of the funds be used to prevent more bank closings?

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