

From: ELLA KIRK [mailto:jhightower75@verizon.net]

Sent: Wednesday, August 04, 2010 6:23 PM

To: Comments

Subject: RIN 3064-AD56

To Whom it May Concern:

I urge the FDIC to act to restrain banks from reckless investing. The current crisis is largely due to such ill-considered policies. It only seems proper that lending institutions that invested badly should be required to contribute more to the insurance system that has bailed them out. As a general rule, where private interests benefit from public institutions supported by taxpayer dollars, those private interests should bear a reasonable share of fiscal responsibility for supporting the institutions that do benefit them.

James Hightower
Garrettsville, OH