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**From:** Peter Schilling [mailto:pschilling@edsb.com]

**Sent:** Thursday, March 05, 2009 8:20 AM

**To:** Comments

**Subject:**

I have been in banking for 27 years. Seldom before can I think of an issue that creates such "undue" hardship on your small community bank. The FDIC coverage increase from \$100,000 to \$250,000 alone cost a significant amount where the number of depositors actually needing that increase was insignificant. The larger the institution the greater the need for the coverage. This occurred in a most challenging time. How does one "pass" that expense on to a customer trying to compete? And then the bomb. If you want to see troubled banks or failed banks --pushing through this increase --at a time one can least afford it--and being lumped together with the large banks that created the bulk of the issues to begin with is UNFAIR, UNWISE, ANTI-BUSINESS, and a huge burden many community banks simply cannot handle in today's environment.

Where was the oversight? It appears to me that you are asking the community banks to "bail out" the system. I strongly oppose this change and will urge my politicians to fight this action.

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