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I strongly believe that any bank that received a taxpayer supported bail out should definitely not received an "outstanding rating". But, these banks who took taxpayer bailout money and are now hesitant and not lending the bailout money they received from US taxpayers and now refuse to lend OUR money and not reinvest in our country through loans to homeowners and small businesses which as we all know are the backbone of our economy for these banks to receive an outstanding rating is ludicrous. If any individual was as lax and had out of control spending with no attention paid to the consequences of their hapless behavior and risk taking with OUR money... would not only face bankruptcy...but not receive a penny in government (which is the American people) bailouts. Add to this the fact that Bank of America and other too big to fail banks and institutions are every day raising the interest rates on their credit cards...not because for example I was ever late with my payments, but that since I could not afford to pay more than the minimum each month...I was told my interest rate would increase. I am not alone. If I am late with a payment, the banks show no mercy to me...immediately my interest rate on the credit card is raised... some as high as 24.99% outrageous! Please do not rate any institution/bank who received a taxpayer subsidized bailout above failure.