From: Ted McVay [mailto:tmcvay@fsb-online.com]

Sent: Monday, March 09, 2009 11:44 AM

To: Comments; jerry.moran@mail.house.gov; pat_roberts@roberts.senate.gov;

sam_brownback@brownback.senate.gov **Subject:** Assessments, RIN 3064-AD35

This is email is to protest the latest attempt by the FDIC is levy a tax on the Community Banks of America. Having been a proud member of this industry since 1974 I have seen the highs and the lows of the industry and this is certainly an all time Those of us in Community Banks have always know that there were two sets of rules - one set for us and one for the "Too Big to Fail" banks. Little did we know that we would be asked to pay for their incompetence and greed with a special tax. continuing to serve our customer base without the help of government bailout monies and now you want to take funds that would be used for additional loans to pay for the sins of a We would ask that the unprecedented one time hit to earnings, which could potentially be devastating to many community banks, be reassessed. It is the least palatable of all options particularly in these trouble economic times. would trust going forward that our bank or any of our sister community banks would have the availability of the same help from the Wall Street banks to see us through any rough patch that we may be subject to. I am not naïve enough to think that would happen so I must restate our bank's objection to the current tax increase for a problem created on Wall Street. Your reconsideration of the current plan for recapitalizing the DIF would be greatly appreciated.

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