From: Smith, Brian [mailto:bsmith@washfed.com]

Sent: Tuesday, March 31, 2009 9:47 AM

To: Comments

Subject: Special Assessment

I am writing to encourage you to carefully consider the various alternatives that have been put forth with respect to the deposit insurance fund (DIF). A special assessment will be particularly burdensome given the current economic climate and substantially higher DIF premiums that we are already facing.

Thank you for your consideration.

Brian J. Smith President & CEO Washington Federal Savings Bank Washington, PA 15301