From: Linda James [mailto:ljahzum1@yahoo.com]

Sent: Sunday, March 08, 2009 4:33 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

The 20 cent special assessment is a horrible way to replace the FDIC funds. There are about 8,000 community banks in this country that did not have anything to do with the banking problem the large banks have created. The community banks should not be penalized with hundreds of thousands of dollars for something we did not do. It is the small community banks that will help get this country back on track because they are still able to make loans. The word "bank" has been tarnished by all of the big banks greed. The people of this country need to be given the correct information that small community banks are operating in good standing.

The small banks cannot stand this 20 cent special assessment. If this assessment is not reversed, some of the smaller banks will not be able to continue to operate making the banking problem WORSE. Think about it. Give the small community banks the credit they deserve and not a slap in the face with an expensive special assessment.