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**From:** Pam Beard [mailto:pambeard@fidelityhomestead.com]  
**Sent:** Monday, March 09, 2009 5:13 PM  
**To:** Comments  
**Cc:** Boyd Boudreaux  
**Subject:** 20 basis point special emergency assessment to community banks.

I am an employee of a southeast Louisiana community bank. I am writing today to comment on the 20 basis point special emergency assessment to community banks.

This special assessment would significantly hamper local bank's capacity to make monies available to our community for consumer and mortgage lending. In addition, this assessment would also increase the cost of lending to our community as well as increase the costs for all banking services. And, at a time when providing credit to our community is most needed. Also, this special assessment would increase the likelihood of more local bank employee layoffs at a time of the highest unemployment in recent history. This assessment would further impede banks that are struggling financially. Therefore, causing more bank closures.

This move does not seem prudent with the current state of our country's economy. Please consider repealing this assessment. Or, at a minimum significantly reducing it.

Thank you.

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