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**Sent:** Thursday, March 05, 2009 10:15 AM

**To:** Comments

**Subject:** Special assessments

We in the community banks do not feel the increased assessment is at all fair to help bail out the large bank's unsafe and unsound lending practices. You need to take some of the bailout monies being appropriated for these banks and shore up the FDIC Insurance program. The small community banks have followed good banking practices and we are being asked to pay the same assessment rates as the larger banks. This is not the way it should be. The more at risk banks should have to pay a larger percentage of the assessment.

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