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**From:** Louise Czwartacki [mailto:lczwartacki@mdbank.com]

**Sent:** Thursday, March 05, 2009 10:17 AM

**To:** Comments

**Subject:** Assessments,RIN3064-AD35

Please note that I work for a small privately owned Bank in Southern Maryland. I think it was a good practice to up the FDIC Insurance guarantee to \$250,000. I know that funds are now needed to pay for this increase however; I believe the 12 to 16 basis points should cover our portion. This special assessment should be paid by those who engaged in sub-prime lending. I do not agree we should be charged a special assessment to pay for the Banks that played against the rules and went well beyond prudent lending practices. Our Bank will celebrate 50 years of serving the community this year and we are being stifled by the dishonest dealings on Wall Street. Have **Mercy** on the Home Town Banks and **Charge** the misguided get rich schemers. Thank you for your assistance in this matter.  
Louise G. Czwartacki