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**From:** Mike Richter [mailto:mrichter@statebankoftownsend.com]

**Sent:** Thursday, March 05, 2009 4:16 AM

**To:** Comments

**Subject:** Assessments, RIN 3064-AD35

To FDIC for Public Comment:

Dear Sirs,

I am responding in regards to the proposed 20-cent special assessment FDIC approved to charge banks last week.

We are a small community bank in Montana that has been owned by the same family since 1899. According our calculations it will cost us \$66,800.00 for this assessment. This amount will have a drastic effect on earnings which is one of the criteria analyzed when our bank is examined and then we will only be criticized about our earnings!

The assessment is a case of penalizing Independent Banks that did not get involved in the type of lending that created the mess we are in. Their is a difference between The State Bank of Townsend and Wall Street!

I realize banks will half to pay whatever is decided, but help us by going after the institutions that caused us little guys once again to pay the bill.

Restfully,

Michael J. Richter  
President

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