

March 5, 2009

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments, Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Re: "RIN 3064-AD35"
"Comment Letter on FDIC's Proposed Emergency Special Assessment"

Dear Mr. Feldman:

The proposed special assessment will have a negative impact on our bank, and the communities we serve. Our bank has been taking aggressive steps to reduce expenses in order to ensure that we remain strongly capitalized. A special assessment would wipe out these efforts, and more.

Why doesn't the FDIC utilize the \$30B line of credit in place at Treasury? This line is meant to serve as a "bridge" if the DIF becomes too low. It should be allowed to serve that purpose first, after which the industry could be called upon to expedite replenishing the fund.

It is senseless to severely deplete the entire banking industry's earnings and capital base overnight, when it is not now, and may never be necessary to expedite premium payments.

Sincerely,

Randall L. Forby
Regional President
MidCountry Bank