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**From:** Rick & Jane Hays [mailto:mthays2@gmail.com]

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**To:** Comments

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

The special assessment being proposed by the FDIC is a solution chasing the wrong problem and the wrong parties!

The community banks are not your concern. You should be applauding their efforts and singing their praises at every opportunity. Instead you are proposing to punish them for their stewardship and good management in attempt to prop up those that have failed their customers, share owners and this country!

When Congress enacted stiffer pension fund standards a few years ago in order to ensure the safety and reliability of workers' pensions, it targeted the underfunded funds, not sweeping requirements for all pension funds regardless of their stability, soundness and good management. The FDIC should examine that process and use it as a role model to develop its funding requirement to replenish its deposit insurance program. The more risky financial institutions should bare the brunt of the increase!

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