
From: Allen Kloess [mailto:akloess@lcbtrust.com]

Sent: Thursday, March 05, 2009 11:03 AM

To: Comments

Subject: Special Assesment

Dear FDIC, In my 40 years of banking I have never been upset enough to respond to FDIC new rules. The proposed special assessment is way over the top. I'm sitting in the Midwest, trying to run a bank with negative comments about banks coming from everywhere(FDIC, Congress & Administration) and it is causing serious concern from my customers. Now the special assessment which as I understand it is not a risk rated assessment, but across the board assessment. If this is accurate the basic tenants of insurance are being ignored. My father was an examiner for 30 years and I'm sure he's rolling over in his grave with this mess and the response. I know the costs will have to go up to cover the losses but I don't agree with the current response.
Allen Kloess