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**From:** Connie Rohde [mailto:crohde@bnbank.com]

**Sent:** Thursday, March 05, 2009 12:02 PM

**To:** Comments

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

Dear FDIC:

I am a 57 year old community banker in a small town in Brenham, Texas. I have never voiced my opinion about any political issues because I felt like my opinion would not matter or ever be taken in to consideration anyway. I have always accepted (as well as the banks I have worked for) the rules, regulations and taxes that were imposed on me, my family and my employer, whether I liked them or not. I am a proud American or maybe I should say was a proud American, who was able to work hard and realize the American dream. That dream is turning into a nightmare and I cannot be silent anymore.

Your 20 cent assessment on community banks (that have followed all the rules and regulations), to bailout all of these irresponsible banks is just not right. For years we community bankers have fiercely competed with the big guys for every deposit we could get to remain in business. These irresponsible banks were making the big profits, while we struggled to stay alive honestly. And now you are demanding us to bail them out! Can you not feel our frustration?

And now we know that the FDIC has not been doing their job either, because if they had, we would not be in this situation. This mess just did not happen over night. What has the FDIC been doing the last few years? I thought the purpose of every exam was to make sure the insured banks were operating in a sound and prudent manner. Our bank has taken every bank exam seriously and responded to even minor recommendations. It appears to me that one of two things has happened. Either there are many banks that have not been held accountable to the FDIC's brutal exam findings as we have been or either there are examiners not doing their jobs and overlooked these questionable practices at the troubled banks. Neither reason sits well with me

I am a Christian who believes in helping those who deserve help, but in this case I am just not sure anyone deserves help. I understand that many Americans are hurting and that something needs to be done. And I understand the purpose of the FDIC and that we cannot afford to let it go under. I don't have an answer to this mess, I'm just hoping someone else smarter than me does. But if this assessment is the only answer, then I think when things turn back around, there should be at the least some type of payback plus interest to the banks who will be helping to save the FDIC. And there must be FDIC examining guidelines implemented and enforced that are **FAIR AND EQUITABLE** for all banks.

Thank you for your time.

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