
From: Melissa Presley [mailto:Melissa.Presley@gwbt.com]
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To: Comments
Subject: Assessments, RIN 3064-AD35

As an employee of a community bank, I believe this 20-cent special assessment is outrageous and unfair. If the FDIC needs to receive more to help fund its insurance fund due to acquiring failed banks and the high possibility of banks to fail in the near future, then assessing a 20-cent special assessment to community banks is not the answer. Our community banks are not the reason we are in this current economic condition. Our community banks are trying to help stabilize and improve the current economic condition by boosting financial confidence. This special assessment will only damper our spirits and could possibly even discourage financial confidence in our nation by causing more bank failures and greater operating losses. If this special assessment is necessary, then it should only be assessed to the larger banks who are mainly responsible for the current banking situation and also to the banks that are receiving the TARP funds.

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