

From: Norman Plumstead [mailto:NormanP@honorstatebank.com]

Sent: Monday, March 02, 2009 2:08 PM

To: Comments

Cc: Art Jeannot

Subject: FDIC Special Assesment

I wish to comment on the FDIC's proposed rule to substantially increase the deposit insurance fund (DIF) premium assessment.

Community banks did not engage in the irresponsible practices of Wall Street banks that have contributed to the current economic downturn and should therefore not be penalized by this onerous FDIC special assessment.

Community banks play by the rules, make common-sense loan decisions, are integral parts of the communities we serve, and are the institutions that will help pull America out of its troubled economic waters.

It is just plain wrong to unfairly burden community banks to indirectly pay for the economic wreckage caused by Wall Street banks and I urge you to amend the rule to exempt community banks.

If I can answer any questions or be of any assistance, please do not hesitate to contact me.

Thank you,

Norm Plumstead

Vice President / Branch Administrator