
From: Roger Jeremiah [mailto:rjeremiah@bankjbt.com]

Sent: Thursday, March 05, 2009 8:56 AM

To: Comments

Subject: Special Assessment

As a community banker who has devoted an entire career to serving main street and the small businesses who create the majority of new jobs in America, I am distressed that FDIC would impose this special assessment so quickly. Surely you have options available for funding your projected needs that would allow us to amortize this cost over a longer period of time. It is an undue burden on those of us who played no role in the collapse of the finance system and who have tried to play by the rules. While I don't disagree with the need and understand that some community banks have been and others will become a drain on your reserves, I encourage you to find an alternative that will allow us to replenish the fund more methodically, especially during this period of economic distress when internally generated capital has become such a precious commodity for our segment of the banking industry.

Thank you for giving this your consideration,

Roger W. Jeremiah
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