

From: Lisa Zdunczyk [mailto:lzdunczyk@mainlinebank.net]
Sent: Wednesday, April 01, 2009 4:27 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Lisa Zdunczyk
Assistant Controller
Mainline National Bank
1840 Springhill rd
portage, PA 15946-2149

April 1, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

I appreciate the opportunity to comment on the FDIC's interim rule that would impose a special assessment of 20 basis points in the second quarter. The special assessment is a significant and unexpected cost to my bank that will devastate our earnings. Why should the small community banks pay for the big banks of America. We are a small institution with limited resources for recouping such an expense as dramatic as this. It would deplete half our earnings while only denting larger institutions. The new FDIC assessments have already more than doubled our expense. Eliminating or significantly reducing the special assessment and spreading the cost of it over a long period of time would make it a little more bearable. Another thought would be to use a new calculation based on the subprime loans that a bank has approved. Our assessment would be zero. I urge you to take these suggestions into consideration when the Board meets in April to finalize the special assessment rule.

Sincerely,

Lisa Zdunczyk
Assistant Controller
Mainline National Bank

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