
From: Sue Smythe [mailto:sue.smythe@statebankofparkrapids.com]
Sent: Thursday, March 05, 2009 10:56 AM
To: Comments
Subject: Assessments, RIN 3064-AD35

FDIC - shame on you. The 20 cents per \$100 assessment on top of already increased FDIC insurance premiums is absurd at a time when banks are struggling to get through this recession.

Prior to the announcement of this special assessment, my Bank projected 2009 FDIC insurance premiums to be over \$300,000. That, in itself, is ridiculous. Now I'm told I need to come up with another \$150,000 to fill depleted FDIC coffers. I honestly don't know how we can pay such exhorborant fees to the FDIC. We simply do not have the money.

Shouldn't the FDIC should be helping community banks get through this recession?

Please reconsider this excessively burdensome assesement. The viability of my Bank could very well depend on it.

Susanne Smythe

*Chief Operating Officer
State Bank of Park Rapids
218-732-3366x120
sue.smythe@statebankofparkrapids.com*