
From: John Morris [mailto:JMorris@dartbank.com]
Sent: Thursday, March 05, 2009 9:33 AM
To: Comments
Subject: 20 cent assessment

Sirs:

This is an unfair and misguided attempt to solve the FDIC liquidity. This assessment punishes small community banks who have ALWAYS done the right thing, and did not contribute to this banking mess. The lions share of this assessment should go the mega banks, who caused this turmoil.

This assessment would represent as much as 1/3 of the usual net profit of our bank for a year!!! The result of this may cripple some smaller banks. It will be difficult enough to function this year with this economy, and make a profit. A federal grab of 1/3 of the typical profit of a small bank in perhaps the toughest economic environment of our lifetime will serve to exacerbate the problem, and further weaken the banking industry. Please reconsider this simplistic 'solution'.

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