

---

**From:** Rick Meyer [mailto:[rmeyer@byronbank.com](mailto:rmeyer@byronbank.com)]

**Sent:** Saturday, March 07, 2009 10:48 AM

**To:** Comments

**Subject:** Assessments, RIN 3064-AD35

Please reconsider assessing the one-time 20 basis point FDIC assessment to community banks. If you truly believe that FDIC assessments should be "risk-based", then this one-time 20 basis point "across the board" assessment calculation should be revisited. I have been in the community banking industry since 1977, so I have seen the ups and downs of the economy and how oil prices, commodity prices, Wall Street, etc. can affect our industry. If you do a recent analysis of the community banking industry, I know you will find that it had no responsibility for the current U.S./global economic crisis. The responsibility will lie with the too-big-to-fail banks, other larger banks, dishonest mortgage brokers, and the Wall Street firms that had little regard for consumers and the well-being of the global economy. THEY are the ones that should have to pay for the cost of depleting the D.I.F. In addition, (and due to their irresponsibility), they have caused massive job losses, destruction of family retirement wealth, massive foreclosures, huge increases in bankruptcies, the nationalization of huge companies such as Freddie Mac and Fannie Mae, the downfall of countries' economies, etc. Again, please reconsider the "across the board" assessment to community banks. It just isn't fair.

Sincerely,

Rick Meyer  
Byron Bank  
Byron IL  
[rmeyer@byronbank.com](mailto:rmeyer@byronbank.com)