

From: Gloria Harpest [mailto:harpestg@greenvillenationalbank.com]
Sent: Monday, March 02, 2009 2:35 PM
To: Comments
Subject: Special Assessment

Dear FDIC Officials

I find your decision to assess a special 20 basis point premium in September 2009 very alarming. It is known that the FDIC must rebuild the DIF but the method to accomplish this is disturbing. Isn't it time those who have operated their financial institutions irresponsibly should pay the price? Special assessments such as the one the FDIC Board adopted last Friday should be levied on those institutions causing systemic risk to the fund, not those institutions that have gone about their business the correct way!

This assessment will cost our community bank approximately \$500,000. in September. This is \$500,000 permanently gone from our community and will no longer be available for loans to our customers. Please reconsider your decision to assess ALL financial institutions a special 20 basis point amount during September 2009. You have the ability to change this unfair assessment.

Thank you for your consideration in this matter.

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