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Sent: Wednesday, March 04, 2009 2:58 PM
To: Comments
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Subject: Special Assessment

As an employee of a small community bank, I am angered at the proposed "special assessment" on all banks. Why are we paying for the mistakes of other institutions who acted carelessly? I work for an institution which practiced conservative lending and followed the rules, yet I face the likely possibility that I won't receive a pay raise this year and watch as my insurance benefits decrease and deductibles double. These changes were made in order to control overhead expenses in an already troubled economic environment. What will happen when we are forced to pay an additional 20 cent "special assessment"? What if that's not enough? How much will our next "special assessment" be? Is this really the best solution or just a temporary fix for an ever-growing problem?

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