

Robert E Feldman
Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Dear Mr. Feldman,

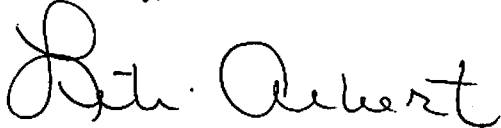
I am writing to you today to give you my views on the proposed charge to FCIC insured institutions. What I tell you I speak from experience and first-hand knowledge. I am a Bank Teller at Mountain West Bank in Great Falls, Montana. To Charge a 20 basis point "Special Assessment" to FDIC insured institutions will not help, but hurt community banks. With the extra burden of having to pay higher fees, it will make the bank's ability to make loans harder than it presently is, thus cutting profit margins which could result in cut backs and unemployment for bank employees such as myself.

The "Bailout" plan was meant to help support fledgling financial institutions stabilize. I believe this plan has been abused and misappropriated. 13 US firms are receiving billions in government bailout money, but owe more than 200 million in unpaid federal taxes. Many corporations such as Citigroup, AIG, Bank of America (Merrill Lynch) and JPMorgan Chase have used a portion of their bailout funds to pay executives high bonuses simply for running a failing company. JPMorgan Chase & Co. received 25 billion in funds, but is currently planning to proceed with spending 120 million on a new jet and hangar.

Instead of continuing to put more funds into a system that has already been abused, I propose that the funds be deposited into the FDIC Deposit Insurance Fund. This would help alleviate the burden put onto community banks to make up for larger institution's losses. This would also stabilize loan rates at a reasonable percentage, which will result in higher profits and more funds going out to our communities.

I thank you for your time and patience and hope you will come to a decision that is beneficial for the people of the state of Montana.

Sincerely,



Leti Albert
Advanced Teller
Mountain West Bank
Great Falls, MT(406)727-2265