



March 24, 2009

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

Dear Mr. Feldman,

The proposed special assessment is a mistake. Smaller community banks are showing the largest percentage increase in lending across the industry. Yet this substantial assessment will impact bottom lines directly. Not only will this dull any lending efforts, it will greatly hamper returns on community banks in an already struggling economy.

The FDIC is assessing 20 basis points across the board and thus lumping the smaller, community banks in with the large banks. The assessment must treat these institutions differently. I suggest that the FDIC levy a risk premium on the large institutions that helped trigger this funding shortage.

In addition, I recommend that the FDIC base the risk assessment on asset size rather than domestic deposits. This method seems more justified for when faced with possibly bailing out a massive "too big to fail" institution.

Thank you for your time.

Very sincerely,

A handwritten signature in cursive script that reads "Tammy Sperry".

Tammy Sperry
Financial Officer