



March 23, 2009

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

To Whom It May Concern:

I am writing this letter in response to the recent announcement by the FDIC proposing to charge all FDIC insured institutions a 20 basis point "Special Assessment". This proposed change would impose a potentially insurmountable financial burden on small community commercial banks throughout this country. This decision would adversely impact the community, customers, and employees of these institutions. This action would be counter productive to the intended purpose of the bailout; it would in effect hamper the lending practices of hometown commercial banks who are the primary financial institutions at the local level, thus reducing consumer confidence in the national economy. To make up for this assessment these institutions will find it necessary to enact drastic measures. The potential for employee cutbacks will be dramatic, as well as the elimination or at the very least decrease in donations to local community action and charities. This will have both direct and indirect consequences to the communities who will suffer due to lesser banking contributions and the many hours of employee volunteer time impacted by fewer staff. It is understood that drastic measures are needed at this time. Could these shortfalls not be recompensed by more stringent control on those investment banks which received the billions of dollars in government bailout money, and who are after all responsible for the current economic situation? Local financial institutions are not the responsible party, it is unfair and inappropriate to expect them to in a sense double their contributions to the general fund.

It is my hope those in a position to provide oversight in this matter understand the impact this will have, to the national confidence when local banks toughen lending policy beyond it's current point and to the individual employee who may be forced to reenter the job market due to cutbacks. Thank you for your time.

Sincerely,

A handwritten signature in cursive script that reads "Brittainy Miller".

Brittainy Miller