

March 19, 2009

Robert E Feldman  
Executive Secretary  
Attention Comments Federal Deposit Insurance Corp.  
550 17<sup>th</sup> St NW  
Washington, DC 20429

Dear Secretary Feldman,


I'm writing in response to the proposed Special Assessment on FDIC insured institutions. I understand that the funds in our FDIC fund have been depleted more than expected and we as a country need some way to increase the funds in order to continue the security and stability of the FDIC. Although we did not expect banks to fail, the unthinkable has happened and we need to find a solution. I think that by making a general increase on all institutions across the board isn't looking at the bigger picture clear enough.

Each banks history and risk factors should be the determining reason for their individual fee. I believe it is unfair to expect every bank to pay the same amount if they do not have a similar denomination as the failing banks. If banks are willing to take high risks they should realize they will also need to contribute more to FDIC for the possibility of the unthinkable associated with their risk. I also feel a better way to get the funds is over a longer time period, therefore eliminating the huge expense in one year. By doing this I think it will help keep individual banks more stabilized and keep up their ability to provide good service to customers and communities.

I think that the effect on the bank that I personally work for will be devastating. This is a huge increase in expense and I feel it will only cause a negative ripple effect. This includes a decrease in our ability to make loans, contribute to our community, and give a fair earning to our customer.

Mr. Feldman, thank you for taking the time to read my concerns, I truly appreciate your time.

Sincerely,

A handwritten signature in black ink, appearing to read "Laci Thompson". The signature is fluid and cursive, with a large initial "L" and "T".

Laci Thompson  
Mountain West Bank, N.A.