



"People You Can Bank On"

March 11, 2009

Mr. Robert Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429-9990

Re: Proposed FDIC Special Assessment

Mr. Feldman:

I appreciate you taking the time to read my letter, commenting on the FDIC's interim rule that would impose a special assessment of twenty points in the second quarter.

My perspective is somewhat different from those whom you have already heard from. I am not in a management position; I am on the front lines working in customer service and teller line at my community bank for over seventeen years.

I do support that the FDIC does need to be secure in these perilous times for any potential bank that may not survive.

As I mentioned, I work in a community bank. As hundreds of others we did not get involved in the subprime lending, yet we will be forced to pay for those who were irresponsible in their lending practices.

Mr. Feldman, this special assessment due in one lump payment in September, could potential be catastrophic to the innocent middle and smaller community banks. Some of these banks could end up tethering on the edge of closing which would cause a heavier burden on the FDIC. Others to survive and recoup their losses will lay off valuable employees or positions will be left unfilled. These are scenes that are very scary and real.

In order to soften the blow, please request an amortization schedule for payments to be made over a seven year period. This would be a win win situation for the FDIC for ongoing revenue and the community banks could budget and in turn may not be put in downsizing mode and not have to trim back loans or services to our communities.

Again thank you for your time and consideration.

Respectfully,


Stephanie Mercer

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