

Sanborn Savings Bank

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March 27, 2009

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

RE: Assessments, RIN 3064-AD35

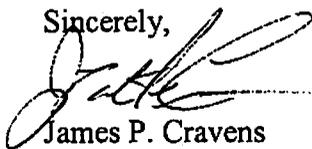
Dear Mr. Feldman:

Regarding the unfair assessment Ms. Bair is proposing to arbitrarily force on the banking industry. I believe that the FDIC has to assume a certain responsibility for the current state of affairs in the banking industry. On several occasions I expressed concern to my regional office over the way "too big to fail banks" were being regulated as opposed to how smaller community banks were being regulated. I was always assured that the "too big to fail banks" were being subjected to much stricter examinations and over site then a bank of my size. Current events show those statements to be less then correct.

This being the case I would like to see Ms. Bair's assessment proposal be amended to include every FDIC Director and Employee's wages reduced by 35% with the savings being transferred to the insurance fund. I believe if all FDIC wages were reduced 35% and then frozen for a minimum period of seven years the proposed assessment to banks could be greatly reduced.

Your consideration of my proposal is appreciated.

Sincerely,



James P. Cravens
President
Sanborn Savings Bank
Sanborn, Iowa 51248