

March 26, 2009

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

Re: RIN 3064-AD35

Dear Mr. Feldman:

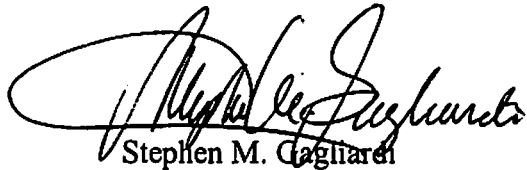
As a director of a Western Pennsylvania community bank, I am appalled to find our regulatory system taking one more step to permanently damage the strongest link to our financial systems recovery, the community bank.

I believe that if we are to see this mess through, we should be taking additional steps, like reducing the accounting pressures of the "Mark to Market" rules, to strengthen those banks that have the ability to stimulate our crippled housing markets and restore financial stability and consumer confidence, not "weaken" the backbone of our industry.

With the FDIC's authority to borrow from the US Treasury, why would it consider additional measures of further burden on the "Main Street" community banks?

Let's for once be sensible and proactive and postpone or, better yet, eliminate this special assessment that can only add additional fuel to this financial disaster.

Sincerely,



Stephen M. Cagliardi
Director

cc: Cam Fine, President and CEO, ICBA
Frank Pinto, President and CEO, PACB