

March 26, 2009

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 mid-size community bank in Western Pennsylvania, I do not see how the FDIC Board's most recent approval of a special emergency assessment to replenish the Deposit Insurance Fund (DIF) can be mutually beneficial.

The vast majority of community banks are well capitalized and guided by sound business principles. We are the backbone of our country and, as such, will play a vital role in the economic recovery of our nation. The special emergency assessment, as revised, would still not free up credit restraints, but rather would have the opposite effect and redirect working capital from the community-at-large to an insurance fund.

The challenge to the FDIC Board of Directors in these very unprecedented times will be to arrive at a mutually beneficial solution that achieves the desired results of shoring up DIF without placing undue hardships on or affecting future earnings of the very community banks this country will rely on to stimulate the housing market, restore credit availability and maintain consumer confidence.

Sincerely,



Fred P. Burger, Jr.
Director

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