

March 9, 2009

**Robert E. Feldman, Executive Secretary**  
Attn: Comments  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, N.W.  
Washington, DC 20429

Mr. Feldman:

It is with great concern and outrage that I contact you in regard to the special emergency assessment your group wishes to impose on community banks such as ours. The proposed DIF premium increase of 20 basis points will, assuredly, place an undo burden on community banks throughout the country.

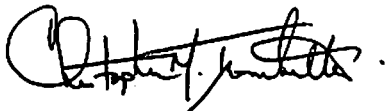
While the larger, national banks garner the headlines in good times; it is the community bank that is truly the backbone of this country's financial market. Now that these are trying times, you want the community banks to carry an overabundance of burden.

Mr. Feldman, Parkvale Bank did not lend money to high-risk borrowers with the same bravado and ignorance as these larger institutions. While we made every effort to take a conservative approach to lending, others did not. Yet you wish to penalize all banks the same.

While you and the rest of the country turn to the community banks to provide much needed stability and confidence, you propose this ludicrous assessment. A fraction of the billions upon billions funneled to the larger, troubled banks should adequately fund this program.

Please, do not put a death knell into the one, final beacon of hope and stability in the financial markets.....the Community Bank!

Sincerely,



Christopher M. Trombetta  
Vice President  
Parkvale Bank