



690 N Meridian Rd #207
Kalispell Mt 59901
406-755-8028

Re: FDIC Special Assessment

Dear Secretary Feldman,

I am writing this letter in opposition to the interim rule (RIN 3064-AD35) imposing a 20 basis point special assessment on community banks. I am a stockholder of Mountain West Bank of Kalispell and currently sit on the board of directors. Our bank is safe and sound and I do not feel that we have contributed to the current financial crisis that the nation is experiencing.

The current level of assessment will have a devastating effect on our bottom line and will only lead to a reduction of available credit for local individuals and businesses. Kalispell is an area that is being hit harder than most in Montana, and a more restrictive credit market can only prolong any possible recovery.

I feel that there better options, the responsibility of replenishing the FDIC fund should be the responsibility of the large banks that caused this financial crisis not the small community banks.

Thank You for your consideration

Sincerely

A handwritten signature in black ink, appearing to read 'Roger Porch'.

Roger Porch
President R Porch Construction Inc.