From: Connie Attebery [mailto:cmattebery@hotmail.com]

Sent: Friday, March 06, 2009 2:07 PM

**To:** Comments ATTENTION: FDIC

The recent mention of a special 10 cent assessment to help in raising money for the FDIC fund is not the answer during this time of crisis.

The community banks have worked hard to be involved and support their areas. They know and care for their customers. They have nothing to do with the current financial whirlwind going on.

Consideration should be given for raising money by having the FDIC borow from the Treasury and have the banking industry pay back over a 10 year period or change the assessment formula to "total assets-capital", which would shift the premium burden to the banks that impose the greatest risk to the fund.

These special assessments being considered could cripple the community banking industry just at the time it can least afford it.

Let's stay away from the "little guy" and look at the other options available. Thank you so much for your consideration to this most serious situation.

Sincerely,

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