

From: Barb Waterkotte [mailto:bwaterkotte@brentwoodbank.com]
Sent: Friday, March 27, 2009 4:10 PM
To: comments@fdic.gov.
Cc: specter@senate.gov; casey@senate.gov
Subject: Assessments, RIN 3064-AD35

March 25, 2009

Barbara J. Waterkotte
1287 Girard Rd.
Pittsburgh, PA 15227

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

Dear Mr. Feldman:

The concern I feel regarding the FDIC Board's proposal to impose a special assessment on my bank as well as other community banks is truly difficult for me to express to you. I have been an employee of Brentwood Bank located in the South Hills of Pittsburgh, Pennsylvania for close to 7 years. It is a small community bank that contributed nothing that led to this economic crisis, and to think we could possibly be hit with an assessment, the results of which would be extremely costly to us and our customers, and possibly threatening our jobs is unbelievable.

Why cause further damage to our economy by unfairly punishing our bank for the risky lending practices of others? This bank was established well over eighty years ago, is truly a neighborhood bank, and goes one step further than all of the rest as far as making sure that all regulations are followed, that we give back to our community on a ongoing basis, and that the customer needs are taken care of without the greed shown by the larger banks.

Please look at the outcome and the fairness of what is being proposed, and consider what this proposal means to the community banks, as well as our economy.

Your consideration is greatly appreciated.

Sincerely,
Barb Waterkotte
Brentwood Bank Teller