

MEMORANDUM TO: File

FROM: Valerie Best
Assistant Executive Secretary

SUBJECT: Comment re. Interim Rule with Request
for Comment: Assessments, 74 Fed. Reg. 9338

This memorandum memorializes a conversation between Mr. Bill Wagner, President, Chicopee Savings Bank, Chicopee, Massachusetts, and Ms. Lisa K. Roy, Deputy to the Director (Appointive). Mr. Wagner telephoned Ms. Roy on March 10, 2009, to share a suggestion concerning the above-captioned Interim Rule with Request for Comments. Mr. Wagner suggested that the FDIC should designate the emergency special assessment as a pre-paid assessment and permit banks to amortize it over a longer period of time, such as three or five years.