

**From:** Sharon Anderson [<mailto:sanderson@wiltown.com>]

**Sent:** Tuesday, March 03, 2009 10:22 AM

**To:** Comments

**Subject:** An alternative to FDIC premium assessment

To Whom It May Concern:

I had emailed yesterday a comment to you about the outrage I along with other community bankers in America feel at being thrown under the bus with the special assessment that is due in September. Why can't the FDIC get loans to immediately fund the reserve account, and then give community banks a few years to pay that premium instead of hitting us with it in one payment? The fund would still be at its required level but would allow banks, especially small community banks, the chance to pay that over a longer period. The money would be repayed and would not cause such a drastic hit to the budgets for this year. There are other options then what the FDIC has decided, and I am outraged that other options were not more seriously considered. You are hurting the institutions that can help America pull itself out, while continuing to give "too big too fail" institutions like Citigroup more money that you cannot guarantee we taxpayers are going to be repaid. You are making it almost impossible for small community banks to thrive and provide customer service. Though, I don't think Washington or Wall Street know the meaning of true customer service, as the people you are there to represent have not been represented well.

Thank you,

Sharon Anderson  
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