

From: Trina VanNest [mailto:vannest3@wowway.com]
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To: Comments
Subject: FDIC Special Assessment

As part of the management team of a small community-based bank, I feel that the FDIC's announcement of a special assessment (premium hike) should be limited to those banks who originally contributed to the current economic crisis. Community banks on the whole, have historically been conservative in their practices, mainly because we do not have a broad financial base upon which to fall back on. I believe that by asserting this special assessment across the board to all banks, you are making us pay for the 'megabanks' negligence. We are already paying enough by the toll the crisis is taking on our loan portfolios.

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