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From: Randy Erdmann [mailto:RErdmann@citizensros.com]

Sent: Tuesday, March 03, 2009 9:12 AM

To: Comments

Subject: special assessment

The 20 cent special assessment is ridiculous. The small community bank has the privilege of paying for the sins of the large banks. There is not even an attempt at any fairness. Did the FDIC do a RISK ASSESSMENT (similiar to those you force on us) on what this will do to banks that are struggling? I suppose it is possible that it is in the FInal Rule of 132 pages which everyone will read. Our bank is strong and made the right decisions so we will manage, but for any entity to suddenly take this amount of funds from earnings further adds fuel to the fire. Our options would consist of no raises, no new hires, closing a branch, cutting ads and donations etc to meet this new cost. Thanks for the kick in the rear.

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