

From: Pilsen State Bank [mailto:pilsen@tctelco.net]
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To: Comments
Subject: Assessments - Interim Rule - RIN 3064-AD35

I understand the need to keep the fund solvent, but I am having a difficult time with the substantial amount of funds required. If Congress wants the banks to lend more money at a better rate, this will not help. I am planning to raise my base loan rate in an attempt to cover *part* of the premium. In addition, this will create a downward pressure on stock value since earnings will be immediately impacted making capital harder and more expensive to obtain. At a minimum, I would request the premium be expensed over a two or three year period.

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