

**From:** Brice Luetkemeyer [mailto:bluetkemeyer@ste-bank.com]  
**Sent:** Wednesday, March 04, 2009 9:40 AM  
**To:** Comments  
**Cc:** info@icba.org; Max Cook  
**Subject:** FW: Assessments, RIN 3064-AD35

**From:** Brice Luetkemeyer  
**Sent:** Wednesday, March 04, 2009 8:37 AM  
**To:** Brice Luetkemeyer  
**Subject:** Assessments, RIN 3064-AD35

FDIC,

I am emphatically opposed to the "emergency" assessment as it is currently set. Please consider the following:

Do, we need to replenish the BIF quickly? Absolutely. Consumer confidence requires it.

Do we have to replenish the BIF only by bank assessments? Ultimately, but not all right now.

How do we replenish the BIF now? Temporary funding from the Treasury. This would allow all banks, especially those hurting, to stretch out this huge expense and help with consumer confidence by not having this huge additional expense hit the banks now.

How should we structure this special assessment? Entirely upon those receiving the benefit, ie. The insurance assessment graph, should lean further toward those that are 3, 4 and 5 rated. That is the way all other insurance companies do it. Banks rated 1 and 2 should pay little, if any of this special assessment. They have worked hard every day to service their communities and follow good banking practices, and for what? To be penalized !!! And, not only to be penalized, but to pay for the those who haven't done as good a job managing risk.

It is a sad day in this great nation when those in charge, do not try to take the extra step and have the courage, to do the RIGHT, FAIR and RESPONSIBLE thing ! Please rescind and change this assessment action.

Yours truly,

Brice A. Luetkemeyer  
President  
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