

March 6, 2009

Mr. Robert Feldman
Executive Secretary - FDIC
550 17th Street, NW
Washington, DC 20429

Re: RIN 3064-AD35
74 FR9938
FDIC Interim Rule
Special Assessment

Dear Mr. Feldman:

After serving on the Board of Directors of a small community bank for over 25 years, I now find that the FDIC wants to impose a "one time" Special Assessment of 20 cents on every \$100. Our bank understands that we are in crisis, but it seems very unfair that small, strong, well-managed banks should be penalized for the faulty judgements and performances of large banks who are looking for a bailout.

Our bank is strong, as are other West Virginia banks and community banks across the country. How many times can small banking institutions, such as ours, be looked to for shoring up those that did not act responsibly, before the system collapses?

We are asking the FDIC to consider other ways to restore the Insurance Fund. Why not use TARP funds or issue bonds?

Please hear our plea to work with leaders of the industry to develop a safe and sound solution. *We implore the FDIC to seek alternative ways to fund the shortfall rather than putting the burden on banks that were not part of the problem.*

Thank you for your time and consideration of my comments and concerns.

Sincerely,


J. Philip Kesecker