

From: Brian Thompson [mailto:Brian.Thompson@bankaf.com]
Sent: Tuesday, March 03, 2009 12:23 PM
To: Comments
Subject: Special Assessment

To Whom It May Concern,

I respectfully request that you re-consider the timing and magnitude of the special assessment. As community banks continue to deal with asset quality issues, liquidity concerns and elevated FDIC quarterly premiums, the last thing we need is an additional hit to earnings. This is the financial version of "piling on." Whether the re-capitalization period for the BIF is lengthened or Wall Street firms that have been the primary cause of this crisis of confidence shoulder greater responsibility, I simply ask that you re-visit this issue. Thank you.