

From: Curtis Smith [mailto:curtis@dlevans.com]  
Sent: Wednesday, March 11, 2009 11:22 AM  
To: Comments  
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Curtis Smith  
Controller  
DL Evans Bank  
815 Howell Canyon Court  
Burley, ID 83318-3283

March 11, 2009

Robert E. Feldman  
Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, DC 20429

Dear Robert Feldman:

Dear Mr. Feldman,

I sent you one other message regarding the emergency 20-basis-point FDIC assessment that your department is slamming Community Banks with in September, but I am so frustrated about the issue I wanted to point out several other factors that the FDIC is clearly not considering:

- 1) The problems the nation is facing were certainly not created by Community Banks, especially those under \$1 Billion in assets. We have not participated in the toxic asset problems that are plaguing the world right now. Do not penalize us and our community for your lack of oversight in allowing the mega-banks to cripple the economy.
- 2) Your proposal and plans to cram this special assessment down the banking industry is occurring during, what is arguably, the most difficult banking crisis over the last 70 years. Timing is everything and the timing outlined in your proposal is ridiculous.
- 3) The proposal is anti-business, anti-stimulus, and anti-recovery. Our government should not stick their head in the sand and cram bad ideas down the throat of the banking industry, which is the life-blood of the economy.

Clearly the special assessment is not personally your fault. But we urge you to be a voice for common sense, realism, and recovery. Be that voice in the FDIC that is loud, clear, articulate, and business friendly.

Thank-you for your consideration!

Sincerely,

Curtis A Smith  
Controller  
DL Evans Bank