



March 10, 2009

Robert Feldman  
Executive Secretary  
Attention: Comments  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, N.W.  
Washington, D.C. 20429

Re: Assessments, RIN 3064-AD35

Dear Mr. Feldman:

I am the President and CEO of Community West Bank and I am writing in response to the FDIC's proposal to impose an emergency special assessment equal to 20 basis points of insured institutions' assessment base on June 30, 2009, and possibly further special assessments if necessary. At Community West Bank, we understand that these are difficult times and that the deposit insurance fund is being depleted. However, a special assessment of the size proposed, which comes on top of the recent resumption of premiums and assessment increase, would have a significant impact on our bank's 2009 net income. The assessment will make it more difficult for our bank to provide needed credit in our community and to build capital when most needed.

With our bank's estimated deposit assessment base of \$490 million, we estimate that our 2009 regular and special assessment will be \$1,764,000. This compares to \$369,000 in 2008. To put this in perspective, this would amount to 119 percent of our bank's 2008 earnings. Also, we estimate that our 2009 assessment would have a 15 basis points (negative) impact on our capital ratios at the end of 2009.

Given the impact that the proposed assessment will have on my bank and my community, I strongly urge the FDIC to consider alternatives that would reduce our burden and provide the FDIC with the funding it needs in the short term. I support a reduction in the amount of any special assessment to 10 basis points, if not lower, which I understand that the FDIC will consider if its credit facility with the Treasury Department is increased from \$30 billion to \$100 billion. Legislation has been proposed to effect such an increase and I would work to support that.

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Finally, I support allowing institutions to spread any obligation over a reasonable period of time, preferably at minimum five years, and that the FDIC will commit to lower the assessment if the projected loss to the fund is decreased.

Thank you for this opportunity to provide comments.

Sincerely,



Lynda Nahra  
President/CEO  
(805) 692-4381

cc: Representative Lois Capps  
Senator Barbara Boxer  
Senator Diane Feinstein