

**From:** Nancy Zaske [mailto:nzaske@firststatebanksw.com]  
**Sent:** Tuesday, March 17, 2009 5:31 PM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

We have heard many differing stories of what will be approved regarding the special assessment by the FDIC. Independent Community Banks are struggling with the thought of having to pay "through the nose" – 10 basis points for corruption that we would have stopped if we had been given the chance. Most of the major issues with financial shortage have to do with Mega banks who have not acted responsibly.

Please do NOT punish the community banks when they did not cause the problem. As with most insurance, the driver's with the bad record pay more the ones with good records pay less. That insurance concept applies here as well.

DO NOT assess additional fees unilaterally!! There are banks who need to be held accountable.

Please review other comments by bankers who are members in the Independent Community Bankers Association.

Thank you for your attention to this urgent matter.

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