

From: LISA RIDGE [mailto:lrIDGE@nvb.com]  
Sent: Monday, March 16, 2009 1:16 PM  
To: Comments  
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Executive Secretary Feldman:

Our community banks did not create, nor are responsible for the financial crisis that exists today. To levy a penalty by imposing a special assessment after increasing FDIC rates last fall would be a hardship many smaller banks could not bear.

Over the weekend I spoke with the owner of a small community bank who expressed concern that his bank could overcome such a hit. I also spoke with a family friend who works for a community bank out of Springfield who said it's questionable whether or not they could manage this cost.

Please do what you can to protect our banking system by protecting the community bank, a vital part of our economic recovery.

Thank you!

Sincerely,

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