

**From:** Mary Jane Down [mailto:maryjanedown@sbherscher.com]  
**Sent:** Friday, March 20, 2009 1:53 PM  
**To:** Comments  
**Subject:** FDIC special assessment

FDIC Chairman Sheila Blair,

I seldom make public comments, however, after watching the financial events of the past several months this was the "last straw". I have seen day after day of outrageous revelations regarding financial giants who have made a practice of disregarding basic economic practices. These institutions and the executives who have been in charge changed the rules to create an artificial sense of wealth so they could individually benefit. Now that their house of cards has collapsed the community banks of the nation are being burdened with higher and higher FDIC assessments. This special assessment is going to place many small banks that have been the backbone of their local communities at an unnecessary risk. These community banks still have the confidence of their customers not just because the FDIC provides deposit insurance but because they believe their community bank is the best place to receive the financial support they need. This burden being placed on community banks is going to undermine their ability to provide that much needed community support. Taxpayers have already contributed through the government bail outs and see little benefit to themselves or their community. If you want to build confidence in this nation's economy you need to start from the ground and move up. The best roof in the world is worthless without the support to hold it up.

Finally, those who created the current economic problems should be the ones responsible for the consequences. I hope everyone recognizes that there is no such thing as TOO BIG TO FAIL only TOO BIG.

*Mary Jane Down*  
*Assistant Cashier*  
*State Bank of Herscher*