

From: Bob Hatten [mailto:bhatten@countrybankusa.com]
Sent: Monday, March 16, 2009 6:02 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

Please except this letter as my opposition to the 20-basis-point special assessment or any assessment levied towards all community banks to help recapitalize the Deposit Insurance Fund.

Our "Independent Community Bank" did not contribute to the risky practices in the mortgage market unlike those "too big to fail" financial institution.

The failed large banks are able to pay these premiums from money the government has already given them, yet the community banks will pay out of earnings.

The FDIC needs to increase its borrowing authority with the Treasury and put the burden of repayment towards the institutions who have contributed to this historic event.

It is important the FDIC explores all alternatives other then penalizing the Independent Community Bank.

Respectfully Submitted,

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