

From: Stephen Harrison [mailto:stevekris@aol.com]
Sent: Friday, March 13, 2009 11:33 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

Stephen Harrison
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CROSS LANES, WV 25313-1581

March 13, 2009

Comments to FDIC

Dear Comments to FDIC:

I am very concerned about the FDIC Board's proposal to impose a special assessment on all insured institutions. Whether the special assessment is 10 or 20 basis points, this assessment, when combined with our bank's regular 2009 assessment, will be detrimental to our earnings and capital and will have an adverse effect on our ability to lend money and serve our community.

The community banking industry is a bright spot in this current economic storm. The majority of community banks are well-capitalized, common-sense lenders that want to help in the economic recovery process in cities, towns and rural communities throughout America. This special assessment will hinder our ability to do so by reducing our ability to lend.

I urge FDIC to explore alternatives for funding the DIF in lieu of the special assessment. The community banks in this country did not cause this crisis but yet they will pay a hefty price if this special assessment is imposed.

Sincerely,

Stephen J. Harrison