

From: Rick Viar [mailto:rick.viar@summitbankofkc.com]
Sent: Friday, March 13, 2009 6:03 PM
To: Comments
Subject: Opposition to RIN 3064â€"AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Executive Secretary Feldman:

Summit Bank of Kansas City is a three year-old community bank located in Lees Summit, Missouri with approximately \$60 million in assets and \$42 million in deposits. From our beginning, we have been prudent in extending credit to our community, gathering appropriate local deposits to fund local loans. Consequently, our bank is in good condition. The special assessment of 20 basis points proposed during the second quarter of 2009 combined with an earlier increase to assessment rates that the FDIC approved last fall will result in a significant negative impact on our bank's already challenged earnings.

We have serious concerns about this proposal, but should emphasize that we fully support the view of the FDIC that we need a strong, financial secure fund in order to maintain the confidence depositors have in the system. However, how this is done is very important to my bank and my community.

If the extraordinary fee is imposed, we will likely be forced to look at ways to lower the cost of other expenses, which may limit our ability to economically deliver services, sponsor community activities or make charitable donations -something that we have done year after year.

Please consider other alternatives, including the Midwest Independent Bankers Association proposal to level the playing field.

Best regards,

Rick Viar
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