From: Jana Pettit [mailto:janap@fnb-bank.com]

Sent: Friday, March 13, 2009 1:08 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

Please reconsider the special FDIC assessment on all domestic deposits. Community banks are being penalized by these special assessments for risky practices, for which they did not participate in, that led to the economic crisis. Please explore all other alternatives for funding the DIF in lieu of the special assessment. It is unfair that many of the large banks have received billions of dollars of TARP money and will have the ability to use taxpayer funds to pay this premium. Again, please reconsider this special FDIC assessment.

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