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To: Comments
Cc: Thomas Legan; Jacque Fiegel; Pat White; Russell Swarts; Jeff Groves
Subject: Fdic Assessment

As a banker, I feel that assessing the good banks this fee would affect profit in a way that would only hurt the banking system. We should be trying to stabilize banking. This is a penalty to the good banks that have provided sound investment and held positive loan portfolios with an emphasis on low default rates. If this penalty is imposed it could further bring down the banking structure and be counter productive, thus causing FDIC to have to cover more deposit due to this assessment.

There is also an issue of trust involved if the public were to hear that "FDIC were going under." This is human nature and could ensue a lack of trust that is already faltering in the banking system.

Therefore, good banks with responsible portfolios should not be penalized and the public concern should not be raise, thus creating a lack of trust.

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