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Sent: Friday, March 20, 2009 4:07 PM
To: Public Information
Subject: One Voice

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March 20, 2009

Sheila Bair
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20459

Dear Chairman Bair:

Today I write to you as a concerned employee of a community bank in Orion IL. I understand the FDIC Board approved a 20 basis point special assessment on domestic deposits. What I don't understand is why this assessment is limited to domestic assets (thus shielding the "too big to fail" banks who have international assets). We community banks have played by the rules and been responsible lenders, yet we are expected to pay the price for our larger competitor's careless risk-taking.

I urge you to reconsider the proposed assessment and put the largest burden on those who have earned it....NOT the community banks!

Thank you for your time and consideration.

Sincerely,

Emily H. Snell
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Community Bankers Association of Illinois