

From: William B. Dunlop [mailto:bdunlop@exchangebankshares.com]  
Sent: Friday, March 13, 2009 10:33 AM  
To: Comments  
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

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March 13, 2009

Robert E. Feldman  
Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, DC 20429

Dear Robert Feldman:

we are all acutely aware of the current economic crisis . It is affecting us ALL in businee and personal life . also recognize that due to many bank failures , the FDIC Fund has been depleted to a dangerously low level . That needs to be dealt with . However , there are still many financial institutions on the brink of disaster...holding on for dear life. A move such as proposed to charge every bank a 20 basis point "assessment" will put many of those banks over the top and next year , if not sooner , we will be having another assessmentto cover the FDIC 's fund for all this round of new bank failures . Yes , the FDIC has increased its guaranty from \$100,000 to \$250,000 and that is prudent and overdue . We all expect to help pay for that increase in coverage . But , an assessment at this time when banks are having a hard time making a profit ( between squeezed margins and non performing loans ) , would create undue hardship on the entire banking industry. If there must be an assessment at all , start small and let it accumulate over a longer period of time ....not all right now .

Thank you for your time and your consideration , and your vote against the assessment .

Sincerely,

William B. Dunlop  
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Executive Vice President & Senior Loan Officer  
Exchange Bank