

From: Richards, Mark W [mailto:MRichards@advantagebank.com]
Sent: Friday, March 13, 2009 8:31 AM
To: Comments
Subject: FDIC Special Assessment

Too whom it may concern,

The FDIC Special assessment will be counter productive to the Governments Economic Recovery Plan.

The costs to banks in the down economy will reduce their capital, reduce lendable funds, and could lead to Community Banks turning depositors away

to reduce costs.

The need to recapitalize is real but maybe the period should be 8 to 10 years or you should look at other avenues for the recapitalization until the economy

has recovered.

I understand the industry has the obligation to recapitalize this fund but not at the expense of further banks ability to survive.

Thanks you for your time.

Mark Richards