

From: Kathleen Sachs [mailto:ksachscfp@verizon.net]  
Sent: Friday, March 13, 2009 6:45 AM  
To: Comments  
Subject: Assessments, RIN 3064-AD35

Please continue to consider reducing the potentially disastrous burden of the huge FDIC premium increase on community banks. I am a Director for a small community bank and the original proposed increase would have a huge financial impact on our Bank and our continued ability to serve our customers. We are a small bank, with 3 branches, and approximately \$200 million in assets. We are a vital part of our small towns, including being the anchor building of the small downtown business area in Georgetown.

The Bank never used sub-prime mortgages and "no documentation" loans when that seemed an easy way to make a profit. Now we are being asked to unfairly share the burden of lenders that took too many risks, and ultimately lost their "bet"

I can be reached at 978-352-8769 to verify this e-mail or add further comments.

Thanks you

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