

From: ccibd@aol.com [mailto:ccibd@aol.com]
Sent: Thursday, March 12, 2009 6:07 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

Dear FDIC:

The proposal could very adversely affect small institutions like ours. To reduce the potentially fatal implications of this changes, I would suggest **some type of limitation to any assessment** such as having the assessment **limited to No More than 5% of the before tax profits.**

This will help some of the healthy smaller banks from becoming the types of banks you don't want to deal with.

Sincerely,

Brent Duggleby, Director
Tustin Community Bank