

**From:** Heather Longhenry [mailto:hlonghenry@settlerswi.com]  
**Sent:** Thursday, March 12, 2009 5:06 PM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

To whom it may concern:

I am writing to oppose the special FDIC assessment on community banks. Community Banks by in large are strong banks that did not cause the economic crisis and should not have to pay any special assessment. The FDIC should ask Congress for the authority to levy special assessments on the “too big to fail” banks that caused this financial meltdown. Community Banks are and have been making good solid loans based on good underwriting decisions.

A special assessment would be a punishment to banks that were not willing to participate in the high risk mortgage lending that occurred causing this financial crisis. A special assessment to community banks will negatively impact earnings and capital, substantially limiting our ability to continue to lend exacerbating the current economic downturn.

If a special assessment to all banks is inevitable, we would encourage that it be imposed based on total assets (minus tangible capital) rather than total domestic deposits and that a systematic-risk premium be assessed against large banks that pose the greatest risk to the fund. This would rightfully place greater responsibility on the TBTF banks.

Sincerely,  
*Heather L Longhenry*

**Heather L Longhenry**  
Founder & CFO



128 Commerce St  
DeForest WI 53532  
Direct Line: 608-842-5018  
Fax: 608-842-5001  
hlonghenry@settlerswi.com (*Please note NEW email address*)