

From: Beth Goodwin [mailto:heirloomll@aol.com]
Sent: Monday, March 23, 2009 3:38 PM
To: Comments
Subject: RIN 3064-AD35

Mr. Feldman.

I am greatly opposed to the manner in which the FDIC is proposing to enact a 20 basis point special assessment on all insured banks. I am especially opposed to the treatment and effect on community banks, the vast majority of which have had no hand in the events that have caused such problems in our banking system and the countr's economy.

The Federal government is pouring trillions of dollars into Fannie Mae, Freddie Mac, AIG, Citibank, Bank of America and others. The money given to Citibank alone could easily replenish the FDIC fund.

It her letter to all bank CEOs on March 2, 2009, FDIC Chairman Bair makes the case against asking U.S. taxpayers to replenish the FDIC fund. The bank I own stock in is owned by individual shareholders, each of whom pay taxes to the Federal government. The proposed special assessment wittl cost the bank \$300,000, thus ultimately costing all shareholders, who *are* taxpayers, \$300,000.

I believe the special assessment needs to be both risk-based and to take into account the assistance already given to the "systemically important institutions" Banks such as Citibank, which have received significant TARP funds, should be required to pay a portion of those funds into the FDIC fund in addition to any special assessment.

As proposed, the special FDIC assessment is extremely unfair to community banks.

Sincerely,

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