

**From:** James Miller [mailto:jmiller@ProfessionalBankNA.com]

**Sent:** Monday, March 23, 2009 3:40 PM

**To:** Comments

**Cc:** Steve Scurlock

**Subject:** Assessments - Interim Rule - RIN 3064-AD35

I am writing to express my concerns about the FDIC special assessment of 20 basis points for this year. At a time when my five year old bank needs to be making and retaining profits, this assessment comes across as very punitive. A \$200M assessment would take a very large portion of our pro forma profits for this year. We strive to serve our communities and provide credit resources that are not forthcoming from the larger bank competitors in our markets. Our ability to grow and retain our profits is key to our strategy of being a reliable community banking partner for our customers. Please consider looking for alternative ways of funding this short fall that our bank has had no part in creating. This is a very bad time to be removing capital from the community banking industry.

Thanks for your consideration.

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