

Robert E. Feldman  
Executive Secretary  
Attention: Comments  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, N.W.  
Washington, DC 20429

RE: Assessments, IRN 3064-AD35

Dear Mr. Feldman,

Although Community Bankers across this great country of ours did not contribute in a significant way to the current financial crisis, we will significantly contribute to the rebuilding of the FDIC Insurance Fund as we have throughout its history. Please give us some time to do this and do not punish the innocent with excessive premiums this year. Community Banks are still lending money and supporting local businesses. The special assessment would impair our ability to manage and rebuild our local economies.

In addition, once we replenish the FDIC Insurance Fund, please consider a separate insurance account for community banks. Thank you.

Sincerely,

Carl T. Cecil  
President

CTC:cmr