

From: Matthews, Mark [mailto:mmatthews@advantagebank.com]
Sent: Thursday, March 12, 2009 12:40 PM
To: Comments
Subject: Assessments - Interim Rule - RIN 3064-AD35

Gentlemen,

As an employee of a small Ohio bank, I urge you to reconsider the 20 basis point special assessment on all domestic deposits as of June 30, 2009.

I feel that this assessment will place another burden on banks, as it will unnecessarily erode bank capital. The President's economic recovery plan is designed for lenders to use capital to make loans, not make it more difficult, as this plan would do.

The communities in Ohio look to banks like ours to help stimulate the economy, but this plan to recapitalize the FDIC fund is counterproductive. I am sure there are less onerous steps you can take, and I am sure our industry would be willing to help.

Sincerely,

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