

From: Debra Alder [mailto:dalder@aldercompanies.com]
Sent: Thursday, March 12, 2009 4:48 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

To Whom it May Concern:

As a director of Community Bank CBD in Delavan, Wisconsin, I am very concerned about the special assessment being imposed on our bank by the FDIC.

This special assessment will negatively impact our earnings and capital, substantially limiting our ability to continue to lend funds, in turn exacerbating the current economic downturn.

Smaller, community banks such as ours, did not cause the current economic situation.

We would ask that the FDIC petition Congress to grant authority to levy special assessments on the larger banks which caused the financial "meltdown".

If, however all banks are to be assessed, then we request that the FDIC assess premiums based on total assets (minus tangible capital) rather than domestic deposits.

Thank you for your attention to this e-mail.

Sincerely,
Debra Alder
Director, Community Bank CBD
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Debra J. Alder

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