
From: Debra Barnewold [mailto:debrabarnewold@fidelityhomestead.com]
Sent: Thursday, March 12, 2009 10:12 AM
To: Comments
Subject: 20 basis point special emergency assessment
Importance: High

I am writing in response to the FDIC's intent to add a special emergency 20 basis point assessment to local bank's premium. I am asking that this not be approved due to the fact that I know how important local community banks are for each city and state's economy. This assessment will definitely restrict local bank's activities such as building new branches, hiring additional staff, pay increases for existing staff, etc. Being a conservative institution, our bank will have to pay for the poor and greedy decisions made by other banks.

I pray that this assessment will not be approved. If we want to help local economies and help people keep jobs, this assessment is not the answer.

Sincerely,

Debbie Barnewold
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