

From: John Kriet [mailto:westauto@swbell.net]  
Sent: Thursday, March 12, 2009 12:22 PM  
To: Comments  
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

John Kriet  
President  
K & S Holdings, Inc  
229 West Main  
Ardmore, OK 73401-6315

March 12, 2009

Robert E. Feldman  
Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, DC 20429

Dear Robert Feldman:

I want you to know that I sincerely feel that the above described FDIC assesments are absolutely unfair to community banks such as ours in Ardmore Oklahoma. Our banks have managed business in a conservative manner without risk to our assets and customers.

I see no reason that this huge assessment should penalize us and provide financial difficulty to the earnings of our community banks. Our banks have not created this problem!

Surely you can help insure that this legislation does not get approved in its current form.

Sincerely,

John N Kriet  
580-504-1552  
President  
K & S Holdings, Inc