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**From:** Keith@AlpenaLegal [mailto:Keith@AlpenaLegal.com]

**Sent:** Wednesday, March 04, 2009 9:56 AM

**To:** Comments

**Subject:** Special assessment

To whom it may concern:

As a director of a "main street" community bank, I am appalled at your latest proposal to impose a crippling special assessment on community and main street banks to shore up the FDIC reserve brought about by the greed and incompetence of Wall Street firms. Why are the banks which followed the rules being punished for the sins of the "big, greedy, incompetent boys"? The nation's 8,000 well run community banks are the institutions which can help main street Americans pull this county out of this mess. Please do not burden our banks with any further underserved obligations to bail out the big Wall Street firms. There are many options other than this oppressive special assessment that are not nearly as onerous to main street and rural banks. Please help us help the average American for a change and refuse to impose this Special Assessment on community and rural banks.

Keith Wallace

Director

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