

From: MikeBurns@alpinebank.com [mailto:MikeBurns@alpinebank.com]  
Sent: Tuesday, March 10, 2009 1:12 PM  
To: Comments  
Subject: Assessments, RIN 3064-AD35

All:

I would like to take this opportunity to ask Senators Udall and Bennet to support Senate Banking Chairman Christopher Dodd's legislation that would permanently raise the FDIC's line of credit from Treasury to \$100 billion and temporarily increase the borrowing authority to \$500 billion until Dec. 31, 2010.

The proposed assessment will have a negative impact of up to \$4.5 million dollars on earnings for Alpine Bank. This negative impact comes at a time when community banks are struggling under increased regulations along with higher capital and liquidity requirements.

A recent poll shows Colorado Banks lending activities are trending up, however, the increased expense of any special assessment will certainly curtail any positive trends that currently exist. Increased expense leads to lower capital levels, which always leads to reduced lending activities.

I appreciate your consideration in this matter.

Mike Burns  
Regional President  
Alpine Bank  
1099 Main Avenue  
Durango, CO 81301  
Direct #(970) 259-3090  
Fax# (970) 375-6479