

From: Wanda Holdeman [mailto:wholdeman@hillcrestbank.com]
Sent: Tuesday, March 10, 2009 1:31 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Wanda Holdeman
VP, Internal Auditor
Hillcrest Bank
11111 West 95th Street
Overland Park, KS 66214-1824

March 10, 2009

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

Dear Robert Feldman:

In the middle of government programs that are accelerating the destruction of our country's economy, I ask for relief and time to rebuild.

Though the special assessment is appropriate, it is a significant and unexpected cost to my bank at a time when earnings are already strained. It is a disincentive to raise new deposits, and fewer deposits will hinder our ability to lend.

Sincerely,

Wanda Holdeman
913-324-6107
VP, Internal Auditor
Hillcrest Bank