

**From:** Kim Garrison [mailto:KGarrison@bootheelbank.com]  
**Sent:** Tuesday, March 10, 2009 2:58 PM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

This correspondence is in reference to FDIC Assessments, RIN 3064-AD35. It is completely unreasonable to penalize Community Banks by assessing a 20 basis point fee when it is the problem banks and financial institutions that should be coughing up this money. I am asking that you consider some of the other options that are available as a solution to increasing the FDIC's reserves, such as seeking approval to issue bonds or borrow the funds needed to stabilize the Deposit Insurance Fund with a multi-year payback.. Whatever the solution ends up being, it needs to be weighed far more heavily on the institutions that created this mess and much less on the ones who have done business in a responsible and prudent manner.

Sincerely,

Kim Garrison, CFO

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