
From: Keith Barger [mailto:KBarger@downhomebank.com]

Sent: Tuesday, March 10, 2009 12:02 PM

To: Comments

Subject: FDIC Special Assessment

As a banker for nearly 20 years I was very disappointed to hear about the intended special assessment against community banks. In a time when all banks are struggling and trying to maintain capital and increase loan loss reserves this additional cost will only hinder our efforts to strengthen our balance sheets. Please consider the consequences to the banking industry and work to find alternatives for funding the deficit in the FDIC fund.

Thank you,
Keith Barger, EVP
Patriot Bank