

From: Matthew Shevchuk [mailto:mshevchuk@seymourbank.com]
Sent: Wednesday, March 25, 2009 2:05 PM
To: Comments
Subject: FDIC Special Assessment

I believe it is absolutely necessary for the banking industry to adequately maintain the FDIC fund in order to restore confidence with the general public. With that being said, I also believe that this assessment should not lie solely on the backs of the institutions that have followed safe and sound lending practices.

My second concern with the special assessment is the fact that we now have banks now that have never paid a penny into the BIF and now are receiving the benefits of having protected FDIC accounts. The systemically important banks are receiving a competitive advantage over banks not so important. Large depositors are not concerned about these "Government Banks" going out of business and therefore gives the customer a perceived value since they do not have to worry about whether or not they have an amount greater than the \$250,000. Therefore, since they cannot be allowed to go out of business a special assessment for systemically financial institutions is appropriate.

In closing, I support the FDIC and realize this is not an easy task. However, this assessment should be not penalize the institutions that have followed safe and sound lending practices and reward those that have not.

Sincerely

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