

From: HBrownback@aol.com [mailto:HBrownback@aol.com]
Sent: Thursday, March 26, 2009 8:32 AM
To: Comments
Subject: FDIC Assessment

I am strongly opposed to the special assessment being proposed for community banks.

Community banking did not create the financial crises. My local bank, of which I am a stockholder, has less than 1% of its loan portfolio at +30 days overdue, holds no fixed-rate long-term mortgages, and received top ratings at its last examination.

I fail to understand why this bank and its stockholders are expected to sacrifice profitability to pay an FDIC assessment of 10 basis points on our deposits.

I believe the proposed FDIC assessment policy is misdirected and wrongfully targets healthy community banks that are more part of the solution to the crises-- than the problem that created it.

Thank you,

H.O. Brownback

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People may doubt what you say, but they will believe what you do.
General Lewis Cass