

From: H.O. Brownback [mailto:hbrownback@aol.com]
Sent: Thursday, March 26, 2009 8:38 AM
To: Public Information
Subject: Letter to FDIC Opposing Interim Rule (RIN 3064-AD35)

H.O. Brownback
717 West Main
Ashland, IL 62612-8369

March 26, 2009

Sheila Bair
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20459

Dear Chairman Bair:

I am strongly opposed to the special assessment being proposed for community banks (RIN 3064-AD35)-- imposing a 20 basis point special assessment on community banks.

Community banking did not create the financial crises. My local bank, of which I am a stockholder and director, 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 for your consideration of these comments.

Sincerely,
H.O. Brownback

Community Bankers Association of Illinois