From: Zimmermann, Harvey [mailto:Harvey.Zimmermann@unt.edu] Sent: Wednesday, March 25, 2009 4:04 PM To: Comments Subject: Assessments, RIN 3064-AD35

I am a director of Texas Leadership Bank, a community bank located in Royse City, Texas. Our livelihood and way of doing community banking is under attack and we didn't cause the problem.

Our bank's assessment is \$100,000 and the total fdic payments this year will be \$160,000 versus \$30,000 last year. This will mean that our bank will not be able to loan out to good customers at least \$1,625,000 which will not be able to stimulate the economy.

Harvey Zimmermann Director Texas Leadership Bank P.O. Box 607 Royse City, Texas 75189