

From: Margie Griesdorn - Main - Human Resources [mailto:mgriesdorn@pbcbank.com]
Sent: Wednesday, March 25, 2009 3:56 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

To Whom It May Concern:

Since it was announced early this month, that FDIC proposes to charge all banks a special assessment of 20 cents per \$100 of insured deposits, I felt it was important to send my comments. As the Compliance Officer of this bank, I can tell you that our loan program is based not only on compliance with the lending regulations but also on safety and soundness. As a result, our bank continues to make loans in the same manner as before the crisis and has not in any way put a burden on the deposit insurance fund. The new proposal would cost this bank a 1000% increase in our FDIC insurance premium next year. That is outrageous! How do we explain that to our stockholders?

As a community banker, I feel the assessment should be based on assets and not deposits to more fairly disperse the assessment and to bring in foreign deposits that are currently not assessed. There has to be other alternatives and the FDIC must search them out. Don't put the burden on us and other banks like us who have played by the rules and continue to do so, to pay for the sins and misdeeds of the "too big to fail" banks.

Sincerely,

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