

From: Katie Crosby [mailto:KatieCrosby@homesteadtitlecorp.com]
Sent: Tuesday, March 10, 2009 10:42 AM
To: Comments
Subject: special FDIC assessment

I am currently board vice chair of a community bank in New Orleans. At our bank, less than one percent of our loans are delinquent. We have never made sub prime, no doc, or other such risky loans. This assessment will hurt community banks like ours and will restrict our activities such as building new branches, hiring additional staff, pay increases for existing staff, etc. We have always run a conservative institution that is now being called to pay the sins of those who didn't.

I encourage you to review the "special assessment" levied against those banks that are not the cause of the current financial crisis. This special assessment and the potential for additional assessments will cripple the institutions that are the pillar of our communities.

Sincerely,
Katherine Crosby

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