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**Sent:** Tuesday, March 10, 2009 9:29 AM  
**To:** Comments  
**Cc:** William Klein  
**Subject:** FDIC Special Assessment

To Whom it May Concern:

The FDIC Insurance Fund is a critical element in maintaining confidence in the nation's financial system. At issue is how the fund should be restored. Community banks are on the front lines in helping to restore normalcy to our economy. The current plan for a large special assessment will significantly reduce our bank's ability to finance our customers at a time when just the opposite is needed. While a limited special assessment may be required, a longer term approach over several years is needed. In our bank's de novo status, we are just beginning to show profitability. A large special assessment would be a crushing blow to our institution.

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