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Sent: Tuesday, March 10, 2009 9:56 AM
To: Comments
Subject: FDIC Insurance Assessment

I would like to urge you to take whatever steps necessary to stop the punishing of community banks by making them have to foot the bill for the failures of the large banks at the hands of Wall Street CEO's.

Community Banks are the main stream of our economy and have played by the rules. They should not have to pay increased assessments to increase the FDIC reserves. There are other courses of action that could be pursued. The FDIC could change the assessment based upon which premiums are calculated to bring more equity to the assessment process. Congress could enact legislation to allow the FDIC to levy special assessment on the largest "systemic risk" firms. The FDIC could receive temporary funding from the Treasury to re-capitalize the insurance fund.

These steps could allow banks to strengthen their balance sheets and allow local lending activities to continue to help our economy recover, rather than constrict lending further by imposing a painful new debt obligation on already burdened balance sheets.

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