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To: Comments
Subject: Assessments, RIN 3064-AD35

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FDIC

As I look at the proposal to add a 20-basis-point emergency special assessment to fund the FDIC, I would encourage looking at increasing the line of credit at the Treasury to \$500 billion as suggested by Senate Banking Chairman Christopher Dobb. If the line of credit is in fact utilized, it could be paid back over time with an increase in the regular FDIC assessment.

To enact the 20-basis-point increase at this time, it would reduce our small banks earnings by about \$400,000, which will impact our ability to help foster economic recovery on our local level through our ability to lend funds. This assessment will further exacerbate the current economic downturn. I would hope that Senator Dobb's proposal be considered and allow the Banking industry to retail funds in this area where loans are being made to credit worthy customers.

Sincerely,

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