From: Karen Clark [mailto:grschoeni@hotmail.com]
Sent: Friday, March 27, 2009 10:20 AM
To: Comments
Subject: Assessments - Interim Rule - RIN 3064-AD35

FDIC

I have been a community banker at this bank for 34 years and felt that I/we have managed this bank in a conservative manner consistant with good banking practices. I am very concerned WHY I should be paying a much increased assessment for banks that have taken much higher profit/risk profiles in THEIR operations. I have kept track of our assessments since 1981 and our usual assessment in simple dollars is about $2000 for a normal year, and that I feel is probably fair in the overall. During the years 1982 through 1995 we paid a total of $144,609 or an average of $10,329 with a high of $23,447. Here we go again with these new assessments. **My main argument is that we are paying higher assessments due to the riskier banks poor practices and should not be penalized for their improper management methods.** I realize this is more complicated than just charging the "clean" banks a conservative premium and the riskier banks a much higher premium. It has to come from a much larger risk pool to make this fund continue to work, but **NOT take a bank our size from $2000 per year to $20,000!**

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