
From: Don Haake [mailto:don.haake@enterprisebank.net]
Sent: Tuesday, March 10, 2009 9:12 AM
To: Comments
Cc: paraganoz@yahoo.com; David Gordon
Subject: Assessments, RIN 3064-AD35

FDIC Board of Directors:

I will keep my comments brief as I'm certain that you have received more than enough feedback to stimulate revisiting the 20 bps assessment. To be selfish, we are smaller community bank with assets of approximately \$100MM and our income would be severely compromised if required to pay the 20 bps or even a 10 bps assessment. We are projected to attain full year profitability in 2009, which will finally satiate the OCC and their past concerns about our sustained profitability. However, the proposed assessment could greatly reduce or even erase our projected profitability, which could impact the banks' overall risk rating; something I would have difficulty justifying to the OCC, our Shareholders and team members.

Again, I fully understand the necessity to firm-up the insurance fund, but I believe that any assessment must be more heavily weighted toward the larger, "too big to fail" institutions that have precipitated this urgent environment and not against the Community Banks that have worked diligently to live their lives the correct and responsible way.

Lastly, if we are expected to fulfill our mission to meet the needs of the communities that we serve, serious consideration must be given to restructuring how this assessment will be levied; there has to be a better way and I believe that the ICBA has proposed very workable alternatives that merit both your and Congress' consideration.

Respectfully,
Don Haake

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