From: Jon Allen [mailto:jon@capitalcombank.com]

Sent: Tuesday, March 10, 2009 8:57 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

Dear FDIC,

This is the wrong time to raise deposit insurance premiums. Particularly for small banks, who for the most part did not cause the credit crisis and are trying to do their part to improve the economy. Wait until the economy is better before raising the premiums.

Signed,

Jon Allen, Legal Counsel Capital Community Bank Provo, Utah