
From: Dale Durbin [mailto:daledurbin@fidelityhomestead.com]
Sent: Monday, March 09, 2009 5:41 PM
To: Comments
Subject: FDIC 20 Basis Point Special Emergency Assessment

I urge the FDIC to reconsider implementing a special emergency assessment of 20 basis points. Having worked in the banking industry for over thirty years, I believe we are in the midst of a major turning point in our financial history. This is not the time to place an additional burden on financial institutions, and it will negatively impact community banks.

It will result in restrictions on expanding branches, hiring staff, and freezing salaries at the very least. There are many financial institutions that have been prudent in their operations, and they should not have to bear the burden for those that were less responsible.

Please do not raise current premiums or add a special emergency 20 basis point assessment.

Sincerely,

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