From: I_mcgheepeoples@bresnan.net [mailto:I_mcgheepeoples@bresnan.net]

Sent: Friday, March 27, 2009 5:44 PM

To: Comments

Subject: Assessments - Interim Rule - RIN 3064-AD35

We are a well managed, well capitalized, and STRONG community bank, that has remained true to safe and sound banking.

The burden of replenishing the FDIC account is falling to our local community bank and we have always abided by the rules and our community banks did not cause the current economic problems. The FDIC should be looking for ways to eliminate the large bank risk through increasing their assessments and keeping the local banks assessments lower.

We now face a huge budget crisis due to this assessment and our quarterly premiums have already been increased.

I feel that the premium increase should affect those institutions that created the problem and are being bailed out and giving out bonuses. Why isn't the assessment being placed on those and only those banks?!!!!!

The cost of the assessment is money that can no longer be made available to our customers and in our community.

Laura McGhee AVP IT ABA - 092905029 Peoples Bank of Deer Lodge 430 Main Street Deer Lodge, Mt 59722 phone - 406-846-2400 fax - 846-846-1460