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**From:** Geoff Dowden [mailto:GeoffD@bonduelbank.com]

**Sent:** Friday, March 27, 2009 1:14 PM

**To:** Comments

**Subject:** special assessment

I am contacting you regarding the special assessment with regard to FDIC insurance premiums. Please do not penalize community banks for a problem that they did not create. As I see it, you have three choices:

1. Assess this fee to the institutions that caused the problem
2. If my government feels that it is ok to allow "too big to fail" institutions, then all taxpayers should foot the bill
3. Eliminate "too big to fail" entities not by making us as taxpayers bail them out when problems arise, but by allowing them to "fail", thereby making them and their investors more accountable

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