

March 9, 2009

RE: Assessments, RIN 3064-AD35

Dear FDIC:

I am writing with concern regarding a special 20 cent assessment I heard about that FDIC would charge all banks beginning in September. What are you thinking! Thank goodness someone(s) voiced their opinions quickly enough to get the proposal revised to be lowered to 10 cents. This proposal is still outrageous! Small community banks, like my employer, are doing well, because they make sound loan decisions, take care of their local customers, and keep a lid on "top brass" spending. By assessing additional monies, the FDIC could be jeopardizing these small healthy community banks. Please consider another alternative to raise funding for FDIC insurance.

Sincerely,
Angela Kline
(31 years with same community bank)