
From: Jennifer Taylor [mailto:jtaylor@brentwoodbank.com]
Sent: Saturday, March 28, 2009 9:30 AM
To: Comments
Cc: specter@senate.gov; casey@senate.gov
Subject: Call To Actionjt

March 26, 2009

Jennifer L Taylor
421 Broughton Rd
Bethel Park, PA 15102

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments, Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Re: Interim Rule on "Assessments" (RIN 3064-AD35)

Dear Mr. Feldman:

I am an employee of Brentwood Bank, a community bank in the South Hills of Pittsburgh, Pennsylvania. I want you to be aware of my dissatisfaction in the FDIC Board's proposal to apply an unjustified assessment on every institution as of June 30, 2009.

Our community bank was not a part of the league of institutions that chose to take the risks that led to our current economic situation. Yet the FDIC has decided to penalize our institution for managing our affairs wisely. It is unfair to expect our bank to pay this special assessment on top of the regular assessments that have already doubled. This increase will not only effect the bank's earnings and reduce our lending capacity but it will effect our customers, the surrounding community and of course our employees.

I strongly suggest that the FDIC investigate all alternatives thoroughly to avoid funding the DIF with an increase to current assessments. Our community banks will not have the advantage of receiving funds from TARP like the unsuccessful banks will. Our ability to lend will be reduced while the to big to fail banks portfolio will grow. The community banks will be forced to pay the price for their failure.

I urge the FDIC to reconsider this assessment.

Sincerely,

Jennifer Taylor

Customer Service Representative
Brentwood Bank

Cc: Senator Arlen Specter
Senator Robert P. Casey, Jr.
Representative Mike Doyle