From: Sandra Sager

Sent: Wednesday, March 04, 2009 4:01 PM

To: Comments

Subject: "Assessments, RIN 3064-AD35"

Dear FDIC,

I am a banker but I am sending this to you on a personal basis.

The special emergency assessment proposed to be levied on the same basis as normal assessments doesn't make sense. As proposed, this assessment will further weaken the community banking system and the communities across this nation that are supported by community banks. The normal FDIC assessment base is enough of a financial penalty based on risk for those that were not able to get a "bailout" from the government.

It would seem that the banks that have the most systemic risk and were too big to fail should take on the special assessment in whole.

Please leave the community banks out of this. We are the ones lending to the businesses in our communities that will assist in making our economy recover. Please don't hurt community banks and the communities that we are in or this economic recovery will be prolonged more than necessary.

Thank you for considering input from the public.

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