

-----Original Message-----

From: ttg50@earthlink.net [mailto:ttg50@earthlink.net]

Sent: Thursday, October 01, 2009 11:41 AM

To: Comments

Subject: 12 CFR Part 327: Prepaid Assessments

To Whom It May Concern;

I believe that the enactment of this rule change would have a negative impact on community and minority owned banks. Many of these institutions are already struggling to either stay in business, and/or maintain their current level of activity trying to service underserved communities, as well as be a catalyst for a more robust lending environment.

I would like to recommend that this rule be reconsidered in its application, in that the bulk of the assessment should come from the larger national and global banks, that are in a greater financial position to pay it, with a smaller assessment going to community and minority owned banks, maybe on a sliding scale, or a complete waiver of the assessment. Consideration for a reduced or waiver of the assessment should also be given to banks that are actually making loans in the markets that they serve, rather than manufacturing profits with the use of TARP money through trading and investments.

I hope that you will consider these comments in your decision making process.

Respectfully,

John Tally,
Founder, Managing Member
The Tally Group, LLC
4441 Six Forks Road
#106-184
Raleigh, NC 27609
919-389-5320-Direct
603-843-1507-efax
ttg50@earthlink.net