
From: Amy Williams [mailto:amywilliams_400ex@hotmail.com]

Sent: Friday, March 06, 2009 10:37 AM

To: Comments

Subject: Assessments, RIN 3064-A535

Dear FDIC:

Please consider other ways of raising money for the FDIC fund before allowing the 10 cent assessment. By charging additional money, you could be jeopardizing some healthy community banks that have not had anything to do with this crisis.

A couple of suggestions for raising monies could be:

- 1) Charge by total capital assets. Let the banks having problems and posing the greatest risk take on the higher premiums
- 2) Have the FDIC borrow from the Treasury and have the banking industry pay back over time
- 3) The FDIC could consider borrowing the money from the industry itself.
- 4) The FDIC could push Congress to impose a special "risk premium" on those banks deemed "systemically important" by the Federal Reserve.

If you are too big to fail then you should pay for the privilege of 100% government coverage. There are options that need to be explored before imposing crippling special assessments on the community banking industry just at the time it can least afford it.

Community banks are not the part of the industry causing the risks in this weak economy. Why risk hurting those that are keeping it together. Penalizing those that have not caused any problems is not fair. If you play by the rules, then you shouldn't be the one losing.

Thank you for your consideration to this serious situation.

Sincerely

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