
From: Dorothy Powell [mailto:dpowell@firstoptionbank.com]
Sent: Friday, March 06, 2009 10:27 AM
To: Comments
Subject: Assessments, RIN 3064-AD35

Dear FDIC:

I have the privilege of working at a family-owned community bank and regularly experience the impact that an organization such as ours has on the communities we serve. Our customers are the same people we see everyday in the grocery store, at ball games and school concerts and we work hard to serve them to the best of our ability.

The special 10 cent assessment to raise money for the FDIC fund could jeopardize some community banks. Please consider other options before imposing this assessment at a time when it can be least afforded. Perhaps the banks that are too big too fail should pay for the privilege of 100% government coverage rather than the community banks that have had nothing to do with creating the current crises. At the very least, change the assessment formula to total assets-capital to shift the premium burden to the banks that pose the greatest risk to the fund; or the FDIC could consider borrowing from the industry itself.

Thank you for your attention to this critical situation.

Sincerely,

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