
From: Gera Coates [mailto:gcoates@firstoptionbank.com]

Sent: Friday, March 06, 2009 10:25 AM

To: Comments

Subject: assessments, 3064-AD35

Dear FDIC:

Please do not jeopardize the strength of the Community Banks by placing the special 10 cent assessment on them. The Community Bank has remained strong throughout the current economic crisis and placing this burden upon them will only cause further hardships in the banking industry.

Consider using a total-assets capital formula to shift the premium burden to those institutions that pose the greatest risk; or allow the FDIC to borrow money from the industry itself.

Allow Community Banks to remain strong during this time when we need to see strength in our communities. The special assessment will not only hurt the Community Banks, but the communities that they serve in who are already overburdened with financial indecision.

Thank you for your consideration.

Sincerely,

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