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**From:** David Hyman [mailto:dhyman@reliancebanking.com]

**Sent:** Friday, March 06, 2009 12:55 PM

**To:** Comments

**Subject:** RE: Federal Deposit Insurance Corporation 12 CFR Part 327 RIN 3064-AD35

Dear Chairman Bair,

I am writing to voice my **opposition** to the proposed assessment on deposits by the FDIC. At a time when interest margins are getting squeezed and capital is being deteriorated, relying on the smaller banks to further deteriorate their financial positions to the continue to prop up the "Big Banks" who are responsible for a large part of the financial crisis, is not the right thing to do.

I attended a function last evening that included numerous community bankers and business leaders from our area. This topic was discussed at length and with charged emotions in regards to the points I mentioned above. It was also interesting to hear from other business owners who were voicing the same concerns and asking if the governments plan was to nationalize the banking system.

I respectfully ask that the FDIC board to please reconsider this assessment and also reconsider adjusting the "mark to market" accounting policies.

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