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**From:** SnoEowl@aol.com [mailto:SnoEowl@aol.com]

**Sent:** Friday, March 06, 2009 1:01 PM

**To:** Comments

**Subject:** RIN 3064-AD35

Thank for the opportunity to comment on the recently proposed FDIC 20-cent special assessment.

The increased cost of FDIC insurance will create an undue hardship on our bank. Please explore alternatives for funding the FDIC insurance and allow the small community banks to do what they do best, keeping Main Street America economically viable.

I understand and support the need for a strong FDIC reserve fund. However our bank and the other community banks across the country did not participate in the activities that led to the current economic crisis and the depletion of the reserve fund. The increased burdens of the proposed FDIC insurance assessments come at a time when our bank and other community banks can least afford it.

Yours truly,

Allen Batt

Director

Farmers State Bank

Hartland/Freeborn/Albert Lea, MN

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