
From: Mike Hearon [mailto:MHearon@bankmn.com]

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To: Comments

Subject: Assessments, RIN 3064-AD35

Please allow me to share my comments regarding the proposed special assessment. First of all, I cannot imagine this coming at a worse time. With the "government" encouraging banks to make more loans, the FDIC would be imposing an assessment which would reduce a bank's earnings/capital from which loans can be funded. Furthermore, the community banks of "Main Street" that have been well run are being penalized by the mistakes of the large "Wall Street" banks. The burden of a special assessment should not be placed on the very banks who will help lead this country out of recession. The decision to enact the special assessment should be reconsidered.

Respectfully,

Mike Hearon