
From: Mark Williams [mailto:markwilliams@firstoptionbank.com]
Sent: Friday, March 06, 2009 1:06 PM
To: Comments
Subject: Special Assessment

Dear FDIC,

Main streets banks are healthy and continue to be a steadying force and pillar of our great nation. And it is extremely important for the health of this nation for that to continue.

By assessing additional monies, you could be jeopardizing some healthy community banks that have not had anything to do with this crisis. Please consider other means, as the proposed assessment is not the answer.

If you are considered "too big too fail" then you should pay for the privilege of 100% government coverage. Congress should impose as special "risk premium" on those banks that are deemed "systematically important".

Thank you for your consideration to this serious situation.

Sincerely,
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