From: Terry Pottkotter - Main - Loan Officer - IT [mailto:tpottkotter@pbcbank.com]
Sent: Friday, March 06, 2009 1:16 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

So, let me get this straight; in order to replenish the DIF the FDIC wants to issue an additional assessment on deposits of all the banks, including the community banks that have had nothing to do with the current banking crisis. The largest banks that are deemed too big to fail should be levied a risk premium; not the community banks that have conducted their business the right way. How does reducing the profitability of the community banks make the banking industry any better? As the community banks' ratings are lowered due to reduced profitability will they be subject to higher insurance premium in the future? The special assessment shouldn't be levied to the community banks at all, but if it is, is it fair to community banks to assess only domestic deposits; why not levy it based on asset size, to spread the pain to the larger banks and make the assessment a little more fair?

Thanks,
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