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**From:** Mark Fuchs [mailto:[mfuchs@firstoptionbank.com](mailto:mfuchs@firstoptionbank.com)]  
**Sent:** Friday, March 06, 2009 11:34 AM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

To: FDIC

I would like to share my thoughts on the proposed special assessments. Even the proposed 10 cent assessment would have serious consequences for our bank as well as thousands of others that had nothing to do with the current crisis. When the economy recovers, it will be on the backs of community banks – banks that are still lending even now and that didn't need TARP funds to do it. Such assessments on an industry that is already paying for the mistakes of others while also trying to build capital would be counterproductive.

We urge you to consider other ways of raising money for the FDIC fund before allowing the special assessment. Some suggestions include:

- Issue bonds
- Borrow from the Treasury and allow a 10 year payback
- Impose a special "risk premium" on those banks deemed "systemically important" by the Federal Reserve
- Change the assessment formula to "total assets-capital", which would shift the premium burden to the banks that impose the greatest risk to the fund.

Thank you for your consideration to this serious situation.

Sincerely

Mark Fuchs  
First Option Bank  
601 Main, P O Box 277  
Osawatomie, KS 66064  
913-755-3811  
fax 913-755-2122  
[mfuchs@firstoptionbank.com](mailto:mfuchs@firstoptionbank.com)

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