
From: Vickie Fastnacht [mailto:vfastnacht@CORNERSTONEBK.com]

Sent: Wednesday, March 04, 2009 12:38 PM

To: Comments

Subject: FDIC Special Assessment for 2009

Dear Sirs/Madams:

I am concerned about the decision to impose a 20-cent special assessment in 2009. I believe there are other courses of action that could be pursued. The FDIC could change the assessment base upon which premiums are calculated to bring more equity to the assessment process. The FDIC could vigorously push Congress to enact legislation to allow it to levy a special assessment on the largest "systemic risk" firms. The FDIC could tap temporary funding from the Treasury to re-capitalize the insurance fund, giving community banks like ours time to strengthen our balance sheets and allow lending activities to continue to help our local economy recover. I believe this assessment falls disproportionately on the banks in America that have been responsible in their behavior and practice and penalizes these banks for the failure of others to manage their banks appropriately through this economic recession.

I fervently implore you to reverse your decision to assess the 20-cent levy for 2009 and investigate the alternative means of funding the FDIC to protect the deposits of Americans.

Sincerely,

Vickie J. Fastnacht

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