

From: Lawrence Bennett [mailto:lawrence@almaexchangebank.com]
Sent: Monday, March 30, 2009 2:56 PM
To: Comments
Subject: Assessments,RIN3064-AD35

Alma Exchange Bank and Trust
501 W 12th St
Alma, Ga. 31510

Robert E Feldman Executive Secretary
FDIC
550 17th St NW
Washington, D.C. 20429

Dear Mr. Feldman

I am writing to inform you that I am opposed to the special assessment
for
FDIC.

I believe that we must have a strong insurance fund however, the special
assessment
in addition to the already increase in will add to an already difficult
time for banks.

We are a \$84,000,000 bank in a rural community. This special assessment
of
20
basis points will cost us \$149,000 (10 basis points will cost \$75,000)in
addition to
our regular insurance premium. This money is needed to improve the capital
and fund loans
for our community.

I urge you to not impose the any special assessment.

Sincerely
Lawrence Bennett
President