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Sent: Wednesday, March 04, 2009 11:32 AM
To: Comments
Subject: Assessments - Interim Rule - RIN 3064-AD35

It is in my opinion that the 20 bps assessment is unfair; why should community banks which have been well managed be forced to take the burden of large corporate commercial banks which have operated in a reckless disregard for sound management? Now smaller institutions will be forced to take on the burden of higher expenses in a time when there is no extra income to absorb such. These banks will become closer to being less well capitalized and will only join the ranks of those that have already failed.

The FDIC should draw on its treasury line if and when it actually needs the funds. It should not be up to the small community banks to pick up the slack here.

Regards - Jarrod Windham

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