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To: Comments

Subject: special assessment

This assessment is blatantly unfair to community banks. Community banks had nothing to do with the current problems the FDIC and other regulators are attempting to solve. However, we are impacted by the general state of the economy. We have seen our earnings erode, our margins squeezed, our liquidity jeopardized and our asset quality deteriorate due to factors contributed by mega-banks, GSE's, and large multi-national Wall street entities. We are tired of paying for bad management at these "too big to fail" companies. Extra assessments demanded of community banks will ultimately get passed on to the consumer who is already suffering enough. Think again and let the guilty culprits pay for their sins.