

CYPRESS POINT

COUNTRY CLUB

March 18, 2009

Robert E. Feldman
Executive Secretary, FDIC
550 17th Street, NW
Washington, DC 20429

Dear Mr. Feldman,

I am a director with Towne Bank in Chesapeake, Virginia, and I would like to register a comment about the interim final rule that would levy a special emergency 20-basis-point assessment on all banks to recapitalize the Deposit Insurance Fund.

This assessment would place an unfair burden on the banks which are doing business in a responsible manner and have remained strong. While I understand the concept of insurance premiums that banks pay into the FDIC, those can be included in budgeting as a cost of doing business. The unexpected large assessment just isn't acceptable. The Federal Deposit Insurance Corporation is backed by the federal government, not by surprise assessments.

I ask you not to do this.

Respectfully,



Mervin R. Troyer
President, Cypress Point Country Club

cc: Mark Warner
Jim Webb
Bobby Scott
Randy Forbes