

198 Paris Colliers Road
Burgettstown, PA 15021
March 11, 2009

Robert E. Feldman
Executive Secretary
Attn: Comments
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear FDIC:

I am a retired banker (PNC Bank—a large Pittsburgh-based institution). I also invest in smaller, community banks.

The FDIC proposal to enact a 20 basis point special assessment on all insured banks is completely unfair! The vast majority of smaller banks did not contribute to the events that led to the banking system and economic problems we have. The Citibanks of our nation did contribute to these problems.

The special assessment should be on a risk basis only. The institutions, such as Citibank, should be required to pay the bulk of the assessment out of the billions of taxpayer dollars they have received.

Sincerely,



Robert V. Aiken