

March 12, 2009

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

Re: RIN 3064-AD35

And from the *Proverbs of Hell* comes this thought from William Blake,
"You never know what is enough, until you know what is more than
enough."

Dear Mr. Feldman:

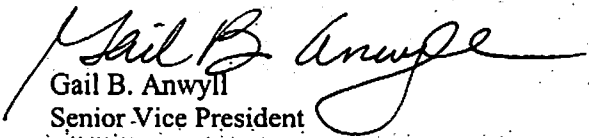
As a community banker in Western Pennsylvania, I am saying to you - Enough is Enough!

I don't know if you've looked outside your window lately, but when I look outside mine I see a crippled financial services industry burdened by impairment charges, increased loan loss reserves and a global recession that is not expected to abate for several years. We're struggling to keep the lamp light on during this historic financial storm and your recent action is like a tsunami wave, snuffing the very life out of our industry.

A 20 basis point special emergency assessment would weaken our country's strongest link to economic recovery right now - community banks. Just when community banks should be lending to small businesses and consumers to restore stability to the housing market and the financial sector, the FDIC's special emergency assessment would redirect working capital away from cities and towns throughout our country and severely affect future earnings of the very community banks that did not engage in high-risk activities of megabanks.

The FDIC has the authority to borrow from the Treasury Department to meet its obligation to cover losses of failed financial institutions and I believe it should do so rather than weakening its strongest link - the community banks - by assessing this emergency special assessment.

Sincerely yours,


Gail B. Anwyll
Senior Vice President

cc: Independent Community Bankers of America
Pennsylvania Association of Community Bankers