MOUNTAIN WEST BANK, N.A.

March 18, 2009

Robert Feldman
FDIC Executive Secretary
550 17th St NW
Washington, DC 20420

RE: RIN 3064-AD35, Proposed FDIC Special Assessment, pursuant to 12 CFR Part 327

Dear Robert Feldman:

Thank you for the opportunity to comment on the FDIC's interim rule that would impose a special assessment of 20 basis points in the second quarter.

I have serious concerns about this proposal, but first wanted to emphasize that I fully support the view of the FDIC that we need a strong, financial secure fund in order to maintain the confidence depositors have in the system. However, how this is done is very important to my bank and my community.

The special assessment is astronomically large and will be very detrimental to my bank and its earnings. My bank will increase its assessment to the FDIC by 135%!!!!

Our bank is very strong in the community and we are currently in a recession and now in order to cover the new assessment, our bank will have to limit our community giving and reduce on other expenses. The biggest hit the bank could take is that we may have to cut back on lending because the incentive to getting new deposits is good for whom? It's good for the FDIC so we can pay more of the assessment. So why should our bank gain more depositors? Fewer deposits means less money going into the community in the form of loans.

Given the impact that the proposed assessment will have on my bank and my community, I strongly urge you to consider alternatives that would reduce our burden and provide the FDIC the funding it needs in the short term. Thank you for your consideration.

Sincerely,

Jeff Boyer, Real Estate ~~Loan~~ ~~Officer~~
Mountain West Bank N.A.
Helena, MT 59601