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March 17, 2009

Mr. Robert Feldman  
Executive Secretary  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> St. N.W.  
Washington, D.C. 20429

**Attention: RIN 3064-AD35**

Dear Mr. Feldman:

On behalf of Golden Belt Bank of Hays, Kansas, I appreciate the opportunity to comment on your proposed 20 basis point emergency FDIC assessment, which would be collected on September 30, 2009.

I have been with Golden Belt Bank for the last 36 years and this is one of the most critical periods I have witnessed. Not only for the banking industry in this country, but also for the total economic environment. As a strong supporter of the FDIC that is part of our banking system, I realize the importance of maintaining a strong fund.

All financial institutions are going through a process of trying to operate in a more sufficient manner by reducing operating expenses where applicable.

The proposed 20 basis point special assessment, in addition to the risk based FDIC insurance premiums will have a dramatic impact on our profitability. These additional premiums will also affect our ability to expand our lending programs to help our borrowers in these tough economic times.

I realize that there are no easy resolves to this problem, but I respectfully request that consideration be given that will not carry such a negative impact on banks operating in a safe and sound manner.

Very truly yours,

Ronald Wente  
President/CEO

Cc: James R. Turner, HCBA  
Honorable Sen. Pat Roberts

Honorable Rep. Jerry Moran  
Honorable Sen. Sam Brownback