

From: John Forrest [mailto:john.forrest@brainerdsavings.com]
Sent: Tuesday, March 31, 2009 12:31 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

John Forrest
President
Braienrd Savings and Loan
524 S 6th Street
Brainerd, MN 56401-3542

March 31, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

Dear Mr. Feldman:

Has any thought been given to an "entry fee" for the Mega "banks?" It seems unfair that recent conversions to bank charters and the movement of massive amount of funds to FDIC coverage can be done without an entry fee. The fee should be enough to make sure that any transfer of funds to FDIC insurance FDIC does not result in a deterioration of the insurance reserve ratio. Seems to make more sense than assessing a massive special insurance premium on institutions that have had nothing to do with insurance fund crisis. Let those who have been responsible for a deterioration of the ratio pay their fair share.

Sincerely,

John F. Forrest
218.824.2111
President
Braienrd Savings and Loan

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