
From: Rick Jameson [mailto:rjameson@tremontsavings.com]
Sent: Thursday, March 05, 2009 3:53 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

Dear Sirs:

As a president of a Midwestern community bank, I must ask you to rescind the 20 basis point special assessment rule that you passed on February 27th. The rule improperly places the burden of the Deposit Insurance Fund's losses on core banks, like mine, that consistently play by the rules and don't pose risks of loss to the Fund.

At a time when all banks are being painted with the wide brush of doubt that has been brought on by large, greedy and impersonal banks and when your agency is trying to support and reinstate some level of consumer confidence, it seems counterproductive to punish the very banks the are most likely to survive and bring our economy out of this mess. Community banks, as you already know, are the foundation for most small businesses, farmers and consumers. The large banks provide services for large corporations that are now in need of bailouts. If the government feels that these corporations and the banks that service them are "too big to fail", then let the government (and these banks) bear the cost of refunding the DIF.

I encourage you to properly evaluate the risks to the Fund, be mindful of the business practices that have led to claims on the Fund and realistically determine who should be responsible for rebuild the Fund. I think you will realize that not all banks should be punished with a special assessment.

Please rescind your interim rule.

Thank you,

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