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**From:** Dorsey Hall [mailto:Dorsey.Hall@southcentralbank.com]  
**Sent:** Thursday, March 05, 2009 2:15 PM  
**To:** Comments  
**Subject:** fdic one time assessment

Dear Honorable Ms. Blair,

I understand we are in a financial crisis, and I further understand your position of responsibility to keep the reserve viable and liquid enough to cover the "rough road" ahead of us in the coming months. However, I sincerely request your office reconsider the terrific burden of the one time special assessment against the banks.

I further ask you to consider alternative methods to recapture those funds. Please consider assessing a 20 basis point charge to the depositors of those failed institutions that received an "above market " interest rate. This would merely adjust their yield to market and no one is hurt.

It is unfair, unjust and unconscionable to require healthy banks to bear this burden. It is part of the "regulatory" responsibility to keep banks safe, sound and operating in a prudent manner. Yet the very banks that failed, and have depositors being paid out of the fund, who may be reaping excessive interest yield returns on their money at the expense of others that will eventually bear the cost.

Please reconsider this assessment. There are more creative ways. If not, this assessment will reduce loan funding availability nationwide and the cost will be passed on to those who can ill afford it – in the form of nsf fees, etc. in addition to salary freezes layoffs, etc.

Thank you for your time on this matter.

**Dorsey Hall**  
South Central Bank  
2908 Ring Road, Elizabethtown, KY 42702  
270-734-0706 (cell) or, 270-763-6600 (office)