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**From:** Blake Edwards [mailto:bedwards@graysonnationalbank.com]  
**Sent:** Tuesday, March 31, 2009 5:03 PM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

Ladies and Gentlemen,

The purpose of this e-mail is to request that you reconsider the proposed special assessment scheduled to be assessed as of June 30, 2009. While I realize that maintenance of the FDIC reserve fund is vital to preserving public confidence in our deposit system, I believe there are better courses of action to restore the fund.

General assessment increases tend to place a greater burden on smaller community banks than on the larger "systemically significant" banks who played a greater role in creating the problems that we are all now forced to deal with. Changing the assessment base upon which premiums are calculated to bring more equity into the assessment process, or seeking temporary funding from the Treasury to re-capitalize the fund would give community banks time to strengthen their balance sheets and prevent further restrictions on local "Main Street" lending activities that will certainly result from increased assessments at the community bank level.

I thank you in advance for consideration of my comments.

Sincerely,

Blake M. Edwards, CFO  
Grayson Bankshares, Inc. and The Grayson National Bank  
Independence, Virginia