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**From:** Dave Richardson [mailto:[drichardson@equitableonline.com](mailto:drichardson@equitableonline.com)]  
**Sent:** Thursday, March 05, 2009 8:52 AM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

I am writing to oppose the special FDIC assessments as currently proposed. We are a small community bank that went from getting a credit back a couple years ago to now possibly having to pay \$350-400,000. Community banks did not create the problems that have led to current collapse and shortfall of FDIC insurance reserves. I do not think it is fair that company's like AIG can get several billions of dollars with no end in sight and the community banks are stuck paying for the FDIC shortfall.

I urge you to find a better solution to the assessment issue that will not result in such a burden to community banks. We are the one sector that has been stable, been doing things right, not taking on high risks; but this assessment could drive out some community banks.

Thanks for your consideration.

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