

From: Mark Williamson  
Sent: Tuesday, March 03, 2009 9:45 AM  
To: Comments  
Subject: 20 bps assessment

I know the DIF is being depleted by bank failures and that there are statutory minimums in place that must be observed. I also know that the risks have increased due to larger insured amounts per depositor. I know we're all in a big mess and it will not be solved readily or quickly. Now with that said, I believe that the manner in which this assessment is being charged will push some institutions over the edge, further exacerbating the problem. Please seek a FASB ruling that would allow banks to write this, and any other special assessment off, over a period of 5 to 10 years. These are extraordinary times requiring extraordinary measures.

Also, please research the idea of issuing bonds to cover the shortfall and allow banks to pay their fair share over the life of the instruments. I don't know if such bonds could be sold in this market, but it's worth a shot.

This is killing the earnings of some fairly healthy banks and will cause the "E" in CAMELS to go into free fall.

Thanks

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