
From: John R. Maxey [mailto:jmaxey@RedRiverBank.net]
Sent: Monday, March 09, 2009 10:46 AM
To: Comments
Subject: special emergency assessment

This email is to register my objection to the way in which the special emergency assessment is being charged. While I certainly understand the FDICs need to replenish the fund, collecting the entire 20 basis point fee in one year will strain healthy banks that are crucial to helping us survive this crisis.

I am proud to be a community banker. My bank, Red River Bank, is in excellent shape, with no sub-prime exposure. We're out making loans and keeping the economy chugging along in Central Louisiana. The special emergency assessment will be approximately \$1MM for our bank. If we cannot spread this out over multiple years, we will be losing 20% - 25% of our net income for the year. This is punitive, and will strain and already strained industry.

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