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Subject: Assessments, RIN 3064-AD35

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I am president/CEO of a community bank in south Texas. A 20-basis-point special assessment would reduce 2009 earnings for my bank by approximately 20%. Community banks are being forced to deal with situations they did not cause. I do not understand how you can have a bank "too big to fail". In my opinion that is a bank that is just TOO BIG. I further believe there should be a systemic-risk premium for large banks. This premium should be large enough to pay for the substantial risk of insuring these institutions. Large banks have received billions of dollars of TARP money and should have the ability to pay this premium.

I further encourage the FDIC to explore all alternatives for funding the DIF in lieu of the special assessment. Alternatives could include issuing debt instruments to the public or using its authority to borrow from the banking industry.

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