
From: Brenda Wrischnik [mailto:brenda_wrischnik@yahoo.com]
Sent: Friday, March 06, 2009 5:18 PM
To: Comments
Subject: community bank special assessment

FDIC
comments@fdic.gov
Re: Assessments, RIN 3064-AD35

Dear FDIC:

Please reconsider the special 10 cent assessment to community banks currently proposed. By assessing additional monies, you could be jeopardizing the backbone of many small communities. These banks keep people employed, and provide many valuable services all across America. Most have been innocent bystanders in the mess that we find ourselves in at this point, and they are about to be punished.

The FDIC should consider pushing Congress to impose a special "risk premium" on those banks deemed "systemically important" by the Federal Reserve. After all, banks that are 'too big to fail' should pay for the privilege of 100% government coverage.

There are options that need to be explored before imposing crippling special assessments on the community banking industry just at the time it can least afford it.

Thank you in advance for your consideration to this serious situation.

Sincerely

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