

From: Kathy Landess [mailto:klandess@jsbmail.com]
Sent: Friday, March 06, 2009 5:24 PM
To: Comments
Subject: FDIC special assessment

I am sending this email to comment on the recently announced FDIC special assessment. Community banks did not contribute to the economic and financial crisis and should not bear a disproportionate burden of replenishing the FDIC fund. I strongly urge that any assessment be based on total assets, both foreign and domestic, rather than domestic deposits thereby greatly reducing the financial hit to community banks and placing the brunt of the burden on TBTF banks. Furthermore, if implemented, the FDIC should encourage FASB to allow banks to take the special assessment over a period of four years.

Thank you.
Sincerely,

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