

**From:** Pam Dunlap [mailto:pdunlap@peoplesbankdirect.com]  
**Sent:** Friday, March 06, 2009 9:19 AM  
**To:** Comments  
**Subject:**

Ladies and Gentlemen:

In regards to the FDIC special assessment, I strongly that any assessment be based on total assets, both foreign and domestic, rather than domestic deposits thereby greatly reducing the financial impact on 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.

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