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**From:** Greg Mihalek [mailto:gmihalek@bankmnb.com]

**Sent:** Monday, March 09, 2009 8:36 AM

**To:** Comments

**Subject:** Assessments, RIN 3064-AD35

I strongly disagree with the FDIC 20-basis point special assessment on all domestic deposits to help capitalize the Deposit Insurance Fund. This would be an addition to the regular assessment that has already more than doubled from last year. It would negatively impact our bank's earnings, year-end capital, and the ability to lend in our local community.

Instead the FDIC could change the assessment based upon which premiums are calculated to bring more equity to the assessment process. It could move Congress to enact legislation to levy a special assessment on the largest "systemic risk" firms. It could tap temporary funding from the Treasury to re-capitalize the insurance fund.

This new burden falls disproportionately hard on community banks of Main Street America and it would only weaken economic recovery.

Sincerely,

*Gregory J. Mihalek  
Loan Review Officer  
Mountain National Bank  
908-1656 (656)  
gmihalek@bankmnb.com*