
From: Tana Basham [mailto:TBasham@grandviewbank.com]

Sent: Friday, March 06, 2009 3:41 PM

To: Comments

Subject: Assessments-RIN # 3064-A35

Your Message:

Banking

To whom it may concern,

I am writing this letter in response to the proposed one time FDIC assessment fee. I work at a small community bank in Cleburne Texas. Our institution prided itself on charging our customer's the least amount of fees and service charges. This has all changed due largely in part to the fee that our small community bank is going to have to pay in order to build back the FDIC insurance. I understand that this insurance is important in order to survive in this economy, what I don't understand is why the amount has to be so much and why it is coming out of the pockets of small banks that have not endangered or used the FDIC insurance. I plead with you to please choose another alternative to this assessment fee and make it a little easier on the community banks that have done nothing wrong. In the short run you will be hurting our customers and employees who will surely lose most of their job benefits and in the long run, I believe you will be hurting the economy even more. What will happen when all of the small town banks are no longer? Also for your information our institution paid 36,000.00 last year for this insurance. This year we are being asked to pay 300,000.00. How long do you think small banks will last if this trend is followed?

Sincerely,

Tana Basham

Grandview Bank

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