From: Tom Robinson [mailto:trobinson@senb.com]
Sent: Friday, March 06, 2009 3:40 PM
To: Comments
Subject: RIN 3064-AD35

A special assessment's drain on earnings and capital at this time, when the economy needs banks to be making more loans, is self-defeating. Funds paid to the FDIC cannot be leverageed to support new lending and could in fact reduce lending. This is totally counterproductive to the government's efforts to encourage more lending.

The FDIC is seeking to more than triple its credit line with Treasury to $100 billion. All the more reason to use it. When we return to more normal economic climate then start the banks to pay for their insurance.

Tom Robinson
4468 Stone Haven Drive
Bettendorf, IA