
From: Jean Kaiser [mailto:jmkaiser@hotmail.com]

Sent: Friday, March 06, 2009 4:01 PM

To: Comments

Dear FDIC:

Please consider other ways of raising money for the FDIC fund before allowing the special 10 cent assessment. By assessing additional monies, you could be jeopardizing some healthy community banks that have not had anything to do with this crisis. It seems unjust for the responsible banks to have to pay additional money because of others irresponsibility.

A couple of suggestions for raising monies could be:

- 1) Change the assessment formula to "total assets-capital", which would shift the premium burden to the banks that impose the greatest risk to the fund.
- 2) Have the FDIC borrow from the Treasury and have the banking industry pay back over a 10 year period
- 3) The FDIC could consider borrowing the money from the industry itself.

There are options that need to be explored before imposing crippling special assessments on the community banking industry just at the time it can least afford it.

Thank you for your consideration to this serious situation.

Sincerely,

Jean Kaiser
Assistant Branch Manager
Spring Hill Branch
First Option Bank