
From: Casey Jones [mailto:lacygne@firstoptionbank.com]

Sent: Friday, March 06, 2009 4:07 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

Dear FDIC:

Please consider other alternatives of raising money for the FDIC fund before allowing the special 10- cent assessment. By assessing additional monies all you do is jeopardize the healthy community banks that have not had anything to do with this crisis.

So ideas to consider:

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

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

Thank you for your time in considering this serious situation.

Sincerely,

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