
From: kevin brown [mailto:browndogkev@gmail.com]

Sent: Friday, March 06, 2009 5:15 PM

To: Comments

Dear FDIC:

There must be other ways of raising money for the FDIC fund before charging a special 10 cent assessment. Why would you put an additional burden on the small community banks that have not had anything to do with this crisis.

Why not consider changing the assessment formula to "total assets-capital", which would shift the premium burden to the banks that impose the greatest risk to the fun or consider a FICO or RIFCO bond fund.

There are other options the should be explored before imposing community banks with special assessments at a time they can least afford it.

Sincerely

Kevin D. Brown

702 Baptiste Dr

Paola, Ks 66071

browndogkev@gmail.com