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To: Comments

Subject: Assessments, RIN 3064-AD35

As a community banker any amount of special assessment will be a huge hit to our bottom line, claiming half of our budgeted income for 2009. Our bank has worked hard and complied with the OCC in order to gain the stable position we are in today. Also, as a small community bank we do not rely on brokered deposits and rapid asset growth in order to support our capital. Now it seems we're being "punished" for doing a good job. Why not use some of the billions of dollars in bail out money given to these large troubled banks to fund the FDIC. It's their failures that are causing the problem and they should be responsible for helping to correct it, instead they're being given millions of dollars and the more successful, smaller banks are bailing out their customers. At what point does "too big too fail" not become the norm? Who will be left to bail out the community banks when we fail because we're forced to use our income to support these larger banks?

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