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**From:** Cathy Ashby [mailto:cashby@soybank.com]  
**Sent:** Friday, March 06, 2009 10:55 AM  
**To:** Comments  
**Cc:** 'ILBankersAssoc@ilbanker.com'  
**Subject:** RIN 3064-AD35

Chairman Sheila Bair

Attention: Comments, Federal Deposit Insurance Corporation

Subject: FDIC Special Assessment

Dear Chairman Bair,

As Sr. Vice President and Chief Financial Officer of Soy Capital Bank in Decatur, Illinois, I urge the FDIC to aggressively seek an alternative to the interim rule for the levy of a one-time 20-basis points special assessment on all banks.

All banks and their customers benefit from an effective and well capitalized FDIC. However, the current proposal of a 20 bps assessment will overwhelm banks like mine that have followed prudent banking principles to remain profitable and strongly capitalized.

I urge you to take mitigating steps to:

- Reduce the amount of the special assessment
- Tap the line of credit with the Treasury
- Shift the premium burden to higher-risk banks
- Allow banks to expense the special assessment over several years
- Remove this overwhelming burden on small and mid-sized banks

Now is not the time for banks that have followed good management practices and weathered this economic storm to be sunk by unreasonable demands from the FDIC.

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