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**From:** Randy Johnson [mailto:randy@centralbankonline.com]

**Sent:** Friday, March 06, 2009 11:17 AM

**To:** Comments

**Subject:** Assessments, RIN 3064-AD35

As a senior member of management at a community bank in Northwest Iowa, I am very dissatisfied with the proposed special assessment. It places undue hardship on the banks that have operated in a prudent manner. The increased costs would have a direct effect on the pricing of our services to our customers and/or our contributions to the communities that we live and work in.

I understand that the FDIC Insurance fund must be adequate to protect depositors, but such a big assessment is going to be very difficult.

Randy Johnson  
Senior Vice President and Cashier and Director  
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