

From: bricciardi@bmtc.com [mailto:bricciardi@bmtc.com]
Sent: Thursday, March 05, 2009 12:51 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

Please be advised that the proposal for a special FDIC insurance assessment is extremely unfair to community banks in this country. This situation was not created by community banks and the cost should fall squarely on the large financial institutions, they should bear the financial burden of rebuilding the insurance fund.

Sincerely,

Robert J. Ricciardi
EVP/Secretary
Bryn Mawr Trust Company