

March 16, 2009

Robert E. Feldman, Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429

RE: RIN 3064-AD35

Dear Mr. Feldman,

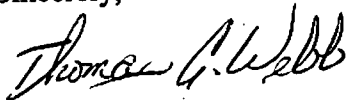
As an officer of a mid-size community Bank in Western Pennsylvania, I don't see how the FDIC's most recent approval of a special emergency assessment to replenish reserve funds can be mutually beneficial.

When I read the press release from David Barr Friday February 27: "FDIC Extends Restoration Plan; Imposes Special Assessment, I wondered if indeed action was truly taken "in recognition of the current significant strains on banks and the financial system and the likelihood of a sever recession."

The FDIC has the authority to borrow from the Treasury Department to meet its obligation to cover losses of failed financial institutions and I believe it should do so, when and if necessary, rather than weakening its strongest link – the community banks – by assessing this emergency special assessment.

Lets resolve not to destroy the one segment in the financial services industry that is truly working, the community Bank.

Sincerely,



Thomas A. Webb
Vice President, Retail Lending

cc: ICBA