

 American  
Community  
BANK & TRUST

March 19, 2009

Mr. Robert E Feldman  
Executive Secretary  
Attention: Comments  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> St., NW  
Washington DC 20429

Re: RIN 3064-AD35

Dear Robert:

We are strongly opposed to the proposed special assessment being levied against banks and we urge you to abandon this plan.

A special assessment will decimate earnings for banks and have a detrimental impact on capital. The special assessment will cause banks to reduce lending and harm the economy at a fragile time. Draining capital dollars out of our industry at the time when banks need it most is not a good idea. I urge you to explore and utilize other alternatives available such as the Treasury line of credit.

This plan is an unreasonable and excessive penalty on an industry under stress. We believe the plan would have enormous long term negative effects on the industry.

Sincerely,



Andy Hartlieb  
President