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March 18, 2009

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

Dear Mr. Feldman,

Regard Comments, RIN 3064-AD35 Special FDIC Assessment

Please tell members of Congress that <u>community banks didn't participate</u> in the risky practices that led to the economic crisis, yet they are being castigated by having to pay this onerous special assessment on top of regular assessments that are more than double those of last year.

These egregious fees hamper our Community Bank, community banks can't continue to lend and revitalize the faltering Main Streets of America if profits (capital) are taken to pay a disproportionate share of the risk that large banks created.

Take immediate action by exploring other alternatives so our community bank and others can maintain profitability, help our main street businesses. Our cost of FDIC Insurance would more than double if we are assessed at the proposed level.

Please look at alternatives and let the industry fund DIF over time.

- Base the assessment on assets less tangible capital, not domestic deposits, so large banks pay their fair share
- Levy systemic risk premium on large banks

Sincerely,

Richard L. Weigle, Director German American State Bank

German valley, IL