

From: Betty Campidonica [mailto:bcampido@deltabank.com]  
Sent: Thursday, March 05, 2009 1:49 PM  
To: Comments  
Subject: Against special assessment

3-5-09

To Whom it May Concern,

As an employee of a small community bank, I feel the FDIC special assessment is unfairly penalizing small community banks. The large institutions that receive TARP money should have to share in the total cost of the additional assessment and community banks that do not have their hand out to the government should not be made to shoulder this unreasonable load.

In addition, why not work with the SEC to seek civil money penalties from the CEOs of the failed investment firms and other high ranking bank officials who received obscene levels of compensation amidst the downturn and since then. Our bank has paid no bonuses, no raises and taken no government money.

Betty Campidonica