

From: J W Schnaidt [mailto:jwschnaidt@goldenwest.net]  
Sent: Friday, March 06, 2009 9:44 AM  
To: Comments  
Subject: Assessments, RIN 3064-AD35

I would like to add my comments regarding the Special Assessment for the FDIC Insurance Fund.

I think it patently unfair that my small bank in South Dakota has to pony up funds to bail out the insurance fund. The small banks and the ICBA in particular, have been railing against "too big to fail" since Continental Illinois Bank and Trust and now that it has come home to roost, we are having to take from our earnings to fix this problem. That's just wrong!

Change the way assessments are figured. Don't make us little guys pay for the sins of the big guys.

Thank you!

J.W. "Jim" Schnaidt  
President  
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