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To: Comments  
Subject: Assessments, RIN 3064-AD35

I am an outside director for a community bank. I have concerns with the FDIC proposed increase of additional assessments to banks. How can you rate banks on two of the "camel" ratings (earnings and capital)?

The FDIC is losing money because assets being taken in are being sold under 50% of value. In turn this hurts other banks in trying to sell their OREO or value it on their books because of these discount sales.

In addition big banks are given TARP funds which they can use to pay these fees. And by the way, they proportionately do not pay the same as community banks already. And another thing, big banks got banking and the economy in this mess and the government continues to give them money.

When are community banks going to get a fair and equitable referee?

Calvin Wilbanks, Sr.