
From: sonnyfhr@aol.com [mailto:sonnyfhr@aol.com]
Sent: Thursday, March 05, 2009 12:14 PM
To: Comments
Subject: FDIC 20 cent assessment

Dear Sirs, I am a director on a new (less than 2 years old) community bank in Monterey County, and it is unfair that we are being asked to "shore up" the FDIC because of the actions of our government and the bail out program to keep irresponsible banks in business. there seems to be plenty of "bail out" money for every other situation, why not use some of it to shore up the FDIC and protect what little savings most people have invested in banks. We have been very responsible in our lending, careful not to make bad loans, and we are being asked to cover these bad decisions.

Sincerely, Francis Rianda