

From:  
Sent: Monday, March 09, 2009 11:27 AM  
To: Comments

Subject: assessment

I know these are terribly difficult and uncertain times for our banking industry. I would respectfully ask that the level of the special assessment be reviewed, and that banks like mine be given some longer period of time over which to amortize the expense?as long as possible. We are a small \$200 million community bank in rural \*\*\*, 107 years old. The originally proposed 20bp assessment would mean a loss of about 20% of this year?s ?hoped for “earnings”. I say “hoped for” because we are seeing some decline in the local economy with some large plant closings in the area (a mill and a processing plant), and this will inevitably mean more pressure on credit quality as well.

Thank you for the opportunity to comment.