
From: Dennis.Iversen [mailto:dennis.iversen@firstbankers.com]

Sent: Friday, March 06, 2009 9:04 AM

To: Comments

Subject: Recently announced special assessment

The legislation to be proposed by Senator Chris Dodd is blasphemous!! Community Banks are the backbone of this nation and NOT the cause of the unraveling of the financial world. We should not bear a disproportionate share of replenishing the fund! By raising the limits of FDIC coverage this **past year, our premium increased over 200%**; we're already being assessed for the replenishment.

I am strongly urging that any assessment be based on **total assets, both foreign and domestic**, rather than domestic deposits thereby greatly reducing the financial hit to community banks like ours; the brunt of the burden should befall the TBTF banks. Furthermore, WHEN implemented, the FDIC should encourage FASB to allow banks to take the special assessment over a period of four years.

Regards,

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