
From: Scott Snyder [mailto:Scott@pbomc.com]

Sent: Friday, March 06, 2009 9:09 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

As a banker in a small rural community I would like you to reconsider your special FDIC assessment. The increase in premiums alone is a burden on small community banks let alone a 20 or even 10 basis point one time assessment. Community banks like ours were not involved in the practices that brought these problems. But we are feeling the effects of the economic downturn with higher delinquencies. Funding our loan loss reserve is a priority and with the increase in premiums our budget is stretched. It seems like the small banks that are the backbone of the county are being sacrificed to save the large mega banks that got us in this mess. Adding an additional burden to an industry that is already failing just doesn't make any sense. Thank you for the opportunity to comment on this issue and hope you will find another way to fund the insurance fund without breaking the bank.

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