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**From:** Trevin Howard [mailto:trevinhoward14@yahoo.com]  
**Sent:** Saturday, March 07, 2009 10:24 AM  
**To:** Comments  
**Subject:** Assessments,RIN 3064-AD35

Dear FDIC,

By allowing this 10 cent premium on all banks you will be potentially hurting healthy community banks. Before you allow the 10 cent assessment I urge you to find other ways to raise this money.

Here are some suggested solutions

- 1.) consider borrowing money from the industry itself.
- 2.) Shift the premium to banks that impose the greatest risk, so that healthy community banks won't be harmed.

You are obligated to investigate other possible solutions before damaging the community banking industry especially in this time.

Please take these suggested solutions into mind.

Thank you,

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