
From: Rhonda Bartel [mailto:rbartel@fmb4banking.com]

Sent: Thursday, March 05, 2009 6:41 PM

To: Comments

Subject: FDIC Assessment

I realize that the FDIC insurance needs to be funded. But why were the large banks, mortgage companies Freddie & Fannie allowed to give high priced mortgages to consumers that could not afford them? So that they were able to reap the benefits of such large fees/points in return with no regard for the consequences. They or their governing body should be held responsible, and responsible for the loss in the FDIC insurance fund, not the small community banks that had nothing to do with this problem.

I am with a small community bank that did not participate in this type of lending. We are scrutinized through regulation and examinations to the point where we would never have been allowed to conduct this type of consumer transaction. This 20 basis points assessment and increase in quarterly FDIC assessment will place a large burden on small banks that are already struggling through this economy to stay in business. You are creating a bigger burden on an innocent party that should not be held responsible for the acts of others.

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