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**From:** HJeffreyLindsey@aol.com [mailto:HJeffreyLindsey@aol.com]

**Sent:** Friday, March 06, 2009 7:29 AM

**To:** Comments

**Subject:** FDIC assesment

Dear Sirs,

I trust that after review, you will find that pursuing a special assessment in September of this year is not feasible due to the economic climate we are in. I find it rather appalling that the solid community banks are being forced to pay for the sins of others. I do not know, but I suspect that the FDIC fees we have been paying all these years when banks were healthy have not been put aside, but instead our government has spent the money, much in the same way they do Social Security. To suddenly assess all of the banks in the manner you are suggesting will undoubtedly cause many more to fail (is that what you are seeking?) and compound the problem even more. Just as the economists say raising taxes in a recession is the worst thing you can do, that is exactly what you are proposing. I believe America is tired of seeing "main street" which I believe the community banks represent, paying for and bailing out the banks that are "too big to fail". Thanks for your consideration of my comments.

H. Jeffrey Lindsey