From: Rick Saunders [mailto:rsaunders@firstreliance.com]

Sent: Thursday, March 05, 2009 9:43 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

I know it's necessary to maintain adequate funding allowances for the FDIC insurance fund, however its challenging enough to make a reasonable profit in today's economy.

Why would you not consider asking Congress for some stimulus funding or assess the banks over a longer period of time?

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