
From: Keith M Perry [mailto:kmperry@unitedcitizensbank.com]

Sent: Monday, October 05, 2009 11:31 AM

To: Comments

Subject: RIN 3064-AD49

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To Whom It May Concern:

I feel that the proposal to prepay the three years of assessment is a fair way to re-load the coffers, which obviously need replenishing. I support the assessment as presented, however I don't think it even begins to do enough. I would recommend allowing a further optional discounted prepayment, over and above the current proposal that would allow banks that have substantial capital and few loan problems to prepay more assessments than is in the current proposal at a discounted rate. In essence a loan against future (beyond three years) costs of deposit insurance, working the same way (prepaid asset) as the current proposal. The discount would create an incentive for banks that could afford it, while supplying the Corporation with badly needed funds now.

Sincerely,

Keith M. Perry