

April 1, 2009

Robert E. Feldman, Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, DC 20429

Re: RIN 3064-AD35

Dear Mr. Feldman:

This letter is not an April Fool's Day joke, although I wish the proposed Deposit Insurance Fund (DIF) increase to premium along with a 20 basis point emergency special assessment, was a joke!

As it stands, I don't see how you cannot understand what kind of undue burden this will put on Community Banks – the very banks that you are pressing to extend working capital credit to Main Street.

I am writing to you in my capacity as an independent director of a venerable and well-run Community Bank with branches throughout western Pennsylvania, eastern Ohio and northern West Virginia. Our bank, like many, many others, neither engaged in unfair lending practices nor awarded ridiculous bonuses to its executives. Our bank is as much a victim of this tsunami as taxpayers are.

In addition, I am a small business owner who depends on the stability and capacity of my local banks to support my growth and the growth of my business clients. From both perspectives, I implore you to consider other means that don't put this untenable load on the backs of our community banks.

Sincerely

A handwritten signature in black ink, appearing to read "Andrea F. Fitting". The signature is fluid and cursive, with a small dot above the letter 'i' in "Fitting".

Andrea F. Fitting, Ph.D.
Director, Parkvale Bank

cc: Independent Community Bankers of America
Pennsylvania Association of Community Bankers