From: Mike Walker [mailto:MikeW@myunionstate.com]

Sent: Thursday, March 05, 2009 10:45 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

Please reconsider the special assessment for FDIC insurance from healthy banks. The FDIC has other means to inject liquidity into the fund, and penalizing banks that have been conservative will only result in moving good money to bad. It is neither equitable nor wise to suck badly needed capital from community banks at this time. All the other so-called "bailout" plans include taxpayers subsidizing other taxpayers. This situation is no different. Thank you for listening.

Mike Walker
Union State Bank
127 S. Summit
Arkansas City KS 67005
620-741-3014 direct
866-557-0060 toll free
442-8081 FAX
MikeW@myunionstate.com