
From: Mark Vis [mailto:mvis@firststatebanksw.com]
Sent: Thursday, March 05, 2009 9:24 AM
To: Comments
Cc: info@icba.org
Subject: Assessments, RIN 3064-AD35

This email is in regards to Assessments, RIN 3064-AD35. I am a loan officer in a small community bank with total assets of approx \$160 million. This 20 basis point hit is going to significantly impact our profitability for 2009. I urge you to re-consider such a harsh hit against the main street community banks, which you know are NOT a reason of why our economy is in such trouble today.

I understand insurance goes up/down across the board for everyone. But our premium going up at such a high rate is like always have a perfect driving record, but our premium goes up as much as the person who has 2 DWI's and 4 accidents on his record. We are a significantly better risk than that person!

Please re-consider the 20 basis point hit on our community banks!! Thank you

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