From: William McCarty [mailto:WMcCarty@belmontbanktrust.com]

Sent: Thursday, March 05, 2009 9:03 AM

To: Comments

Subject: Special Assessment

To whom it may concern:

Please reconsider the unfair and misguided 20-cent special assessment the FDIC approved last week. Why should thousands of Main Street community banks be responsible for the crippling conditions created by a handful of Wall Street firms?

Community banks are the financial institutions capable of helping this country out of our economic turmoil. It is a travesty that you are penalizing the banks that played by the rules. What did community banks do to deserve this?

Again, I urge you to rethink your decision and the impact this assessment has on community bank like mine.

William F. McCarty III President & CEO

B BELMONT BANK & TRUST

8250 West Belmont Avenue Chicago, IL 60634 (773) 413-1940 direct (773) 589-9500 office (773) 589-9509 fax (847) 751-8334 cell WMcCarty@belmontbanktrust.com