

From: Tim Gaylord [mailto:tim.gaylord@masonstate.com]
Sent: Monday, March 02, 2009 2:25 PM
To: Comments
Subject: ASSEMENTS

Dear FDIC,

The proposed 20 basis point emergency special assessment imposes the greatest costs on the strongest and most profitable institutions who present the least risk to the system. You need to place the greatest assessment on the banks which present the greatest risk of loss. Your proposal punishes the banks that play by the rules.

Sincerely,

Timothy Gaylord