From: Chuck Newell [mailto:cnewell@mpbanktn.com]

Sent: Thursday, March 05, 2009 9:14 AM

To: Comments

**Subject:** Special assessment

I would like to express my strong opposition on the 20 cent "special assessment" for the FDIC fund. This is a very punitive penalty for the many community banks around this country who have operated efficiently and profitably, weren't involved in toxic assets and extreme growth measures that many regional and national banks pursued, and just did the basic blocking and tackling of banking and who remain sound. It makes absolutely no sense to require this assessment on community banks.

I encourage you to reconsider and only charge banks \$1 billion and above in assets. Better yet, take funds from the TARP or related program and put in the FDIC insurance fund. Thank you.

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