

**From:** Bob Richardson [mailto:richardsonb@mayvillestatebank.com]  
**Sent:** Monday, March 02, 2009 3:12 PM  
**To:** Comments  
**Subject:** FDIC special assessment.

FDIC,

Are you trying to put all of these small community banks that have made safe sound lending decisions in the same boat as the "Too big to fail" banks that didn't? Are you trying to ruin the small banking industry? Do you want us at your doorstep needing insurance coverage? That is just exactly what might happen if you put this onerous insurance hike on us. Banks under \$250,000 deserve to be cut some slack in all this. We didn't bring this mess on. We are victims of the mortgage crisis started by Freddie and Fannie. This extremely high fee to this bank would take 10 - 15% of our monthly profits away. It would cripple us. Not only would this impact our desire to willingness to take on deposits we cannot lend out, but it could also impact our ability to pay dividends which would have a drastic negative impact on our community support. It would also cripple our ability to remodel or to build a new main office, which impacts jobs. We might even have to lay off an employee to help pay for this. Wrong time. Wrong amount. Wrong reasons. Don't kill the small banks!

Robert K. Richardson  
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