

**From:** James A. Needham [mailto:troysb@embarqmail.com]  
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I believe it totally irresponsible and unfair to ask the community banks to pay for the FDIC insurance that has been depleted due to the reckless business procedures of the large wall street banks. In the late 70's and early 80's small community banks like ours was in serious trouble with the farm economy. We were under strict requirements to raise capital, increase reserve for bad debts or risk being closed.

It is interesting that CITI bank has taken its third (3<sup>rd</sup>) stimulus payment, which they are part of the problem, and we are asked to come to the rescue of the FDIC insurance fund. I ask you, is that unreasonable or what? Also I understand that the large banks have FDIC coverage for foreign deposits and pay no premium. This goes to show another injustice. Please reconsider charge the main street banks for the sins of the BIG BANKS.

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