

From: John Mills
Sent: Wednesday, March 04, 2009 10:15 AM
To: Comments
Subject: "Assessments, RIN 3064-AD35"

I share the concern and outrage of many community bankers regarding FDIC's 20 cent Special Emergency Assessment being imposed on community banks. It is very alarming that such an action would be imposed on the 8,000 community banks of this great nation. After all, it is the community banks that are making sound decisions and keeping the money flowing to many Americans. The community banks did not cause this crippling of our economy! The "too big to fail" banks did.... and we (the community banks) and the American taxpayers are having to pay for the outrageous lending decisions that put us where we are today. Does it make sense to impose this kind of penalty to the community banks? NO!

I understand the need to maintain the FDIC reserve fund, but it shouldn't be at the expense of the community banks and our taxpayers. We are strong and the average American citizen doesn't know that, due to the media making statements all the time like "banks are not lending money", or "money is frozen in the bank system" etc. This is so far from the truth in the Community Banking world and people are hearing so much negative news that it is affecting buying decisions from our consumers, which affects our economy and the flow of cash in our local economies.

Why not impose these fees to replenish the FDIC reserve fund to those banks that are "at more risk"? Why not borrow from the Treasury?.....Everyone else is that the government deems worthy (sarcasm intended). I am very frustrated by the way the community banks are being treated in this economic situation we find ourselves in! If you would just allow the community banks to continue loaning money to help the common American citizens and small business owners, etc. without imposing the "unfair fees" we could see our economy strengthen much quicker. We don't need to be burdened by more fees as a result of failed banks....which was a result of poor lending practices etc. We need to use that money to loan to our customers. PLEASE.....USE COMMON SENSE....NOT POLITICS!

Respectfully frustrated,

John R. Mills
Vice President
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