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**To:** Comments  
**Subject:** Premium Hike

To whom It May Concern:

Please be advised that while I agree with your efforts to restore the DIF, the timing and severity of the assessment will do much to negatively impact the Community Banks and Banks in general. As you know, consumer confidence is key when choosing a Bank for depositing their hard earned dollars. The one-time assessment is severe and will cause many institutions to take actions which, in the short term, will not be beneficial to many customers. Many banks will need to pass this cost on though incremental fees, rates charged on loans and rates paid on deposits, not to mention, further trimming operating expenses.

This industry is already faced with challenges on many fronts. The rebuilding of our capital to meet regulatory requirements as well as over-demands, an economy which remains depressed and contracting and finally a housing crisis.

I would ask for a more rational and planned approach to the restoration of the fund.

Thanks for listening.

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