

**From:** JULIE DEINES [mailto:jl\_deines@yahoo.com]  
**Sent:** Wednesday, March 11, 2009 10:52 AM  
**To:** Comments  
**Cc:** jerry.moran@mail.house.gov; pat\_roberts@roberts.senate.gov  
**Subject:** Assessments, RIN 3064-AD35

Hello, I am taking this opportunity to comment on the FDIC's special assessment of the 20 basis points. I am employed at a small community bank and I feel it could be devastating for a bank this size to have to pay for this economic crisis. Community banks are being penalized for the failing of the large banks that have received billions of dollars and have the ability to use taxpayers funds to cover this premium!!

I feel FDIC should consider the effects this assessment will have on a community bank and my employment. My worry would be the reducing of expenses and a chance for possible layoffs, which would be devastating for my family of 5.

Thank you for letting me comment on this matter that involves our community bank First National Bank of Hope, KS.

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