

From: Angela Hsu [mailto:angela.hsu@dukerealty.com]
Sent: Wednesday, March 11, 2009 2:19 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Angela Hsu
Director and Corporate Secretary
Sunrise Bank of Atlanta
3950 Shackleford Road, Suite 300
Duluth, GA 30096-1860

March 11, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

Banks in U.S. and the world have been hit especially hard by the economic downturn and are in survival mode. If we have learned anything from our past recessions and depressions, it is that banks are essential to economic recovery. This assessment will unduly burden our embattled banks who are struggling to get out from under the weight of bad loans. While some poor underwriting decisions have been made by banks in the U.S., many of our banks are struggling simply because collapses in the real estate market have eroded collateral value and the income stream derived from the collateral. This assessment flies in the face of the work that the federal government has otherwise done to bolster banks. I strongly urge you to support our banks by opposing this special assessment.

Sincerely,

Angela Hsu
770-717-3211
Director and Corporate Secretary
Sunrise Bank of Atlanta

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