

From: Carol King [mailto:cking@townsqr.com]
Sent: Tuesday, March 10, 2009 7:22 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Carol King
Vice President
Century Bank of the Ozarks
P.O. Box 281
Gainesville, MO 65655-0281

March 10, 2009

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

Dear Robert Feldman:

Thank you for this opportunity to comment on FDIC's special assessment of 20 basis points. Of course, FDIC should maintain a strong and secure fund but as a banker I have concerns about the impact this action will have on banks across the country. Bank budgets for 2009 and possibly beyond are already in place and unexpected expense such as this special assessment could prove disastrous to many financial institutions. It seems that it will only push flailing banks closer to or over the edge and impose a huge burden on banks who are in much better financial condition. I am a banker in a bank that does not make subprime loans but, nevertheless we will be subject to the same rules as those who did and did not fare so well. This could also impact our bank's ability to serve our community as well as it has for over 110 years. Funds for unexpected expenses must come from somewhere. I fervently hope that you will consider other avenues or modified action to achieve the needed goals. Thank you for your consideration.

Sincerely,

Carol J. King
417-679-3321
Vice President
Century Bank of the Ozarks

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