From: PATRICIA FAGAN [mailto:faganpatricia@hotmail.com]

Sent: Monday, March 09, 2009 1:50 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

Dear FDIC:

KEEP COMMUNITY BANK STRONG! I believe the majority of Community Banks in this country are trying to stay strong on Main Street America. Relative to finding ways to raise money for the FDIC fund, don't burden the healthy community banks that had nothing to do with the current crisis. Rather than penalize our Community Banking system why not try some other means of increasing the fund in the following ways:

- 1) Push Congress to impose a risk premium on those banks deemed systemically important by the Fed Reserve.
- 2) Shift the the premium burden to the "big" banks that impose the greatest risk to the fund.

Don't impose this "burden" on our Community Banks as we struggle to stay alive on Main St. and assure our customers their deposits/loans are safe and secure.

Thank you for your consideration of other means to fixing this mess.

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