

From: Mcole@premier-bk.com [mailto:Mcole@premier-bk.com]
Sent: Friday, March 06, 2009 4:59 PM
To: Comments
Subject: Assessments - Interim Rule - RIN 3064-AD35

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments, Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Mr. Feldman:

I have serious concerns about this proposal and the special assessment is a significant and unexpected cost to my bank that will dramatically affect earnings. We are already dealing with a deepening recession, regulatory pressure to classify assets that continue to perform, and a significant increase in regular quarterly FDIC premiums. The special assessment is completely at odds with my bank's efforts to help my community rebuild from this economic downturn. The reduction in earnings will make it harder to build capital when it is needed the most.

The implications for this significant FDIC charge will impact every corner of my community. It is patently unfair and harmful to burden a healthy bank like mine that is best positioned to help the economy recover. Given the impact that the proposed assessment will have on my bank and my community, I strongly urge you to consider this special assessment proposal, reduce our burden and make those responsible for this mess to shoulder costs.

Martin W. Cole, Jr.
Executive Vice President-
Director of Lending
Premier Bank
15301 W. 87th St. Parkway
Lenexa, KS 66219