

From: Bob Buchanan [mailto:bobbuchanan@firstsentinelbank.com]
Sent: Monday, March 02, 2009 2:55 PM
To: Comments
Subject: Special FDIC Insurance Assessment

Dear Sir/Madam:

I urge your agency to reconsider the special FDIC assessment of \$.20 per \$100 of deposits. This will create an undue hardship on the community banks. Our total assets are approximately \$150 million and our assessment would be about \$280 thousand. I do agree that we need to restore the FDIC insurance fund but I don't see that charging healthy banks the same rate as the troubled banks is an equitable solution. I further suggest that to restore the FDIC insurance funds should be done over a period of time rather than one special assessment. I strongly recommend you reconsider the impact that this increase will have on community banking and how we interact with the customers on Main Street.

Thank you

Bob Buchanan
President and CEO

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