From: Tom Gdowski [mailto:tgdowski@equitableonline.com]

Sent: Tuesday, March 03, 2009 8:40 AM

To: Comments

Subject: FDIC Assessment Fee

We are very concerned with the direction the FDIC has chosen in response to the large bank failures and their negative impact on our banking system and country. It is unfair that these large banks lack of control and mismanagement of risk falls in our laps at a very difficult time for small banks and communities. Please reconsider and come up with a revised plan.

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