

From: Rick Hardy [mailto:rhardy@firstsentry.com]

Sent: Tuesday, March 03, 2009 9:12 AM

To: Comments

Cc: Geoff Sheils

Subject: SPECIAL ASSESSMENT

Sheila Bair
FDIC Chairperson

Dear Ms. Bair:

I believe it is a huge burden on small community banks during these times of extreme economic uncertainty to assess an additional fee of 20 bp. This assessment will significantly affect earnings when banks are being required to take OTTI charges and are in need of building additional loan loss reserves. Please consider reducing the special assessment for community banks below \$500 million in total assets who don't possess the economy of scale to offset the fee.

Sincerely,
Rick Hardy
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