

**From:** Ron [mailto:rons@fsbredbud.net]  
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It is ridiculous that the FDIC is contemplating a special assessment on community banks at a time when capital is so important and generating a profit is so difficult. It is clear to everyone that the drains on FDIC are the result of the large megabanks that community banks struggle to compete with. Now, they not only receive billions of bailout dollars, you're proposing to cripple the community banks with higher assessments to shore up the fund that these megabanks compromised.

We did not make the subprime mortgage loans, we did not enter into the exotic derivatives and other related activities, yet it appears that with this assessment, community banks will pay for the Wall Street's wrongs. That's just wrong!