From: Steve R Niemack [mailto:srniemack@lyndonstatebank.com]

Sent: Tuesday, March 03, 2009 9:58 AM

To: Comments

Subject: FDIC special assessment

At a time of economic crisis the proposed special FDIC assessment is an outrage and undue punishment for the majority of community banks that have not only weathered the storm but are attempting to place themselves in position to help correct the flaws brought upon us all by mismanagement on Wall Street and even that of the FDIC and other regulating offices for failing to recognize or detect the risks the "too large to fail" impact has brought onto America.

There has to be other options that can cure the decreasing FDIC fund vs this proposal. Something like this current proposal will cause further delay in an economic recovery.

Steven R. Niemack Chief Executive Officer Lyndon State Bank