

From: Dave Callies [mailto:dcallies@alliancecom.net]
Sent: Tuesday, March 03, 2009 10:04 AM
To: Comments
Subject: assessments

I find it very upsetting that the FDIC has adopted a 20-cent special assessment on community banks. The increased regular assessment is substantial enough without this 20-cent increase as well. We are the only bank in our small community and are trying very hard to help our customers through this difficult economic time. The additional burden of the special assessment will substantially reduce our ability to properly service our customers. The cost to replenish the reserve should be passed on to the large banks that helped cause the problems. They are getting help for the mistakes (greed) they made and we (community banks) are being penalized for operating in a sound efficient manner. These large banks need to follow our philosophy: soundness, profitability and growth-in that order.

Please reconsider this special assessment on our community banks. Allow us to continue to do a good job for our customers and our community. There has to be a better way to increase the FDIC reserves.

Thank you.

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