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Sent: Tuesday, March 03, 2009 12:21 PM
To: Comments
Subject: Assessments - Interim Rule - RIN 3064-AD35

How in the world can FDIC impose a special assessment to the small community banks that did not put us in this nation's worse economy ever? Do you not realize that by adding this 20 cent increase to small community bank's costs, you now put us at risk? The banks that are supposedly "Too Big to Fail" caused this, not the vast majority of community banks! How dare the FDIC now hold all financial institutions accountable for the sins of the big banks. You are just putting our earnings at risk and just sugar coating the real problem. Don't add insult to injury!!!!

Community banks are the back bone of this country. We are also the only banks that evidently played by all the rules and regulations, but look what that gets us. Make the big boys pay, not us. Ask Congress to enact legislation to allow you to levy a special assessment on the largest "systemic risk" banks and firms. Or tap temporary funding from the Treasury (everyone else is, but not us- the majority of community bankers) to re-capitalize the insurance fund, which would allow community banks time to try to strengthen our balance sheets and allow us to lend money to help get this economy going again. This increase in assessments to banks that did not put us in this mess and who did not ask for any bail out money will impose costs to our balance sheet that frankly may just put all financial institutions at risk.

You have other options..... try to be fair and equitable and don't hurt the banks that did what they were suppose to and did not get greedy.

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