

**From:** Mary Buchholz [mailto:shepherd@starband.net]

**Sent:** Tuesday, March 03, 2009 1:54 PM

**To:** Comments

**Subject:** Comment on the imposition of a 20 basis special assessment on bank deposits

## **Comment on the imposition of a 20 basis special assessment on bank deposits**

**I am a board member for a small (<\$300,000,000) bank in a small community in South Dakota. We have been operated our bank conservatively, while still financing many projects in our local area therefore we are healthy and well capitalized. We have already accepted the new increase in our FDIC premiums for this recent national downturn.**

**Now this new proposal to impose a 20 basis point special assessment on bank deposits will cost our little bank - Pioneer Bank and Trust - a huge increase in expenses. Our last year assessments were \$106,200. NOW with this new proposal our 2nd quarter payment would be \$678,000. This will be impossible. Is this our reward for handling our bank in the proper way.**

**Please reconsider the damage this assessment will do to healthy bank across the nation.**

Mary Buchholz  
Belle Fourche, SD 57717