

From: Marcia R. Honomichl [mailto:marciarh@commercialstate.com]
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To: Comments
Subject: Special Assessment

Madam Chairman,

FDIC needs to formulate a better plan that will not cripple small Main Street Banks by another assessment hit. This may be last straw for many small rural community banks. The farm economy is enough of a burden for many small rural ag banks to deal with at this time.

With years of experience, small community banks continue to lend by every regulation and regulators make sure of this. Where did it all go wrong for the big banks? Is it going to be set in stone that the big banks do not turn around in a few years and do this again knowing the government will bail them out? This must stop. Small community banks cannot continue to take hits like this special assessment and survive. Will this be the last?

It is so unfair to charge the small community banks for sins of the large banks. Please remember it is the small community banks that keep small town America main streets and communities alive.

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