

From: Erica O'Leary [mailto:e.oleary@bes1031.com]

Sent: Tuesday, March 03, 2009 5:38 PM

To: Comments

Subject: special 20 basis point assessment

This is outrageous. Why not levy the assessment on the "Systemically Important" banks which would translate into increased deposit costs for them and would allow smaller banks to be in a position to compete for deposits with them. In effect, natural downsizing would occur and smaller healthier banks with more traditional business models would grow at the expense of mega banks with suspect business models

Erica O'Leary

Erica O'Leary
Exchange Specialist
Bankers Exchange Services
1280 Civic Drive #100
Walnut Creek, CA 94596