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To: Comments
Subject: FDIC special assessment

To whom it may concern:

As the banking industry faces the greatest challenges since the Great Depression, the FDIC has chosen bitter and harsh medicine to correct an illness created by large banks that were consumed by greed. The safety net of our financial industry is the diversification of risk through the nation's community banking network. Community banks have stayed true to a conservative business model and have continued to lend to the small business owners and consumers in our markets – fulfilling our role in supporting our economy. Now we face the added burden of the increased assessments at a time when we are trying to maintain profitability and meet our community's credit needs. The additional assessments will only act as another anchor around the necks of community banks.

While I recognize the need to have a strong FDIC reserve fund, it is time to find another alternative to these additional assessments on the community banks or you will actually increase problems in these healthy banks.

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