

**From:** Tom McGavran [mailto:tmcgavran@statebankofdelphos.com]

**Sent:** Wednesday, March 04, 2009 9:38 AM

**To:** Comments

**Cc:** info@icba.org

**Subject:** Assessments, RIN 3064-AD35

To Whom It May Concern:

I think the 20 basis point assessment is unjust. According to my calculations, this assessment will cost our small bank approximately \$62,000. This is a ridiculous amount for us to have to pay when we have abided by the tenets of sound banking principals and our bank is not in trouble. I realize the need to maintain an adequate balance in the insurance fund, but attempting to refund it all at once presents a hardship on all banks. I hope that you will reconsider this unjust tax on sound banks.

Thanks,

Thomas D. McGavran  
President  
State Bank of Delphos  
Delphos, KS 67436