

From: Earl Harding [mailto:eharding@palmettobank.com]
Sent: Wednesday, March 04, 2009 10:05 AM
To: Comments
Subject: RIN 3064-AD35

Dear Sirs,

I am writing you today in response to special emergency 20 basis-point assessment on banks. As a community banker in South Carolina I would like to point out that there already enough stress points on the banking system as it is and that this additional assessment will only compound the problem. I have read in various publications how the FDIC fund has been tapped to bailout several non-bank financial institutions. This is a gross miss-use of funds and has only served to deplete the fund.

Please do not stress the system further by imposing the 20 basis point assessment.

Thank you,

Earle

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