

From: Rick Kunze [mailto:rkunze@tablerockbank.com]
Sent: Monday, March 02, 2009 8:48 AM
To: Comments
Subject: Increase in FDIC Premiums and Special assessment

FDIC;

I just wanted to email and express extreme disappointment that the FDIC approved an interim rule to raise second-quarter deposit-insurance premiums for Risk Category I banks from 10 to 14 basis points to 12 to 16 basis points. The agency will also impose a 20-basis-point special emergency assessment, payable Sept. 30, and the FDIC board authorized the agency to implement an additional 10 basis-point premium in any quarter.

Once again, Main Street community banks that didn't participate in the high-risk practices that led to the current economic crisis are being asked to pay for the sins of Wall Street. When we as a community bank are still making loans to help local people (whom large banks have shut off lending too) it doesn't make sense to our Board of Directors why we are asked to carry this burden of expense plus put in more capital to be able to cover the increase in lending needs. If we didn't have the increase expense, the increase in income would help cover the capitalization increase cost.

Please reconsider charging the banks more who caused the problems and also received the government bailout money additional to cover these assessment needs. We are now not only paying for their mistakes in increased taxes to pay for the bailout, plus increased operating costs from the premium increases.

kindest Regards,

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