

Joel I Salk

February 10, 2009

Mr. Robert E. Feldman, Executive Secretary
Attention: Comments, Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Sir,

I urge you to reconsider the 20-basis point special assessment. It will have a negative effect on lending at a time when the Treasury is trying to stimulate it through various programs.

As an alternative, please consider using the expanded credit line with the Treasury to be repaid with increased bank assessment when the economy improves and Bank earnings are not under pressure.

Thanks for your consideration.

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