

From: Paul Lorenz [mailto:plorenz@melbybank.com]

Sent: Monday, March 02, 2009 9:27 AM

To: Comments

Cc: info@icba.org

Subject: FDIC Insurance Fund

Dear FDIC,

Just a show of opposition to the .20 basis point special assessment and doubling of the annual assessment from .07 to .14.

We paid extra assessment s in the 80's with the S & L bailout and now again in the "To Big to Fail" bailout of 2009. Small commuinity banks were not the problem in the 80's and we are generally not the problem now. All that we have received back from our contributions as been more compliance and regulation requirements, putting undue burden on an industry that is the backbone of local lending and community growth.

Regards,

Paul Lorenz

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