

From: Robert Madeo [mailto:bmadeo@countryclubbank.com]
Sent: Monday, March 16, 2009 10:46 AM
To: Comments
Subject: Opposition to RIN 3064â€AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Executive Secretary Feldman:

Good community and family banks have not participated in any of the lending or lending products that compromised the capital of their banks and good banks should not have to pay for their mistakes. The heavy load of some bad banking practices that ended up in the banking industry have penalized our community banks with heavy assessments and the impact of the proposed assessment will burden many healthy banks and hamper a recovery.

I urge you to consider more reasonable funding options and reduce the special assessment and spread the cost of it over a long period of time. The FDIC should also spread out the recapitalization of the fund over a longer period.

Sincerely,

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