



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

RE: Comment Prepaid Assessments RIN 3064-AD49

Dear Mr. Feldman,

The Louisiana Bankers Association, as the only banking association representing the states FDIC insured banks and thrifts, is pleased to comment on the proposed rule providing for prepaid assessments.

- 1.) That there be a discount on prepaid assessments as a recognition for the banks prepaid expense.
- 2.) That there be no special assessment in the three year period covered by the prepaid assessments.
- 3.) That the base of the prepaid assessments be total assets minus Tier 1 capital.
- 4.) That there be no cap on the assessment premium, as there was in the special assessment.

We are hopeful that the FDIC will continue to explore other funding alternatives to meet its immediate and future liquidity needs.

Sincerely,

A handwritten signature in black ink that reads 'Robert T. Taylor'.

Robert T. Taylor
Chief Executive Officer