From: Ray Colado [mailto:rcolado@cnbt-fl.com]

Sent: Friday, March 20, 2009 4:39 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

We do not believe there should be a 20 cent special assessment. This will put undue burden on those that have been responsible. The entire FDIC fund should be reviewed. With the Federal Governments recent support of large and regional institutions coupled with the idea of to big to fail we should explore revamping the FDIC system. We need to examine the impact of raising the limit from \$100K to \$250K over night. This was not done by bankers. What have been the loses due to the increased limits.

Ray D. Colado



1201 S. Orlando Ave Suite 100 Winter Park, FL 32789 407-622-8181 Ext 114 407-622-8191 Fax rcolado@CNBT-FL.com www.CNBT-FL.com