

From: Kimberly Rayos [mailto:krayos@fcbot.com]  
Sent: Thursday, March 19, 2009 9:00 AM  
To: Comments  
Subject: FDIC Special Assessment

Kimberly Rayos  
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March 19, 2009

Robert E. Feldman  
Federal Deposit Insurance Corporation  
550 17th Street, NW  
Washington, DC 20429

Dear Robert Feldman:

I strongly encourage the FDIC to continue to look for ways to keep the cost of liquidation of failed bank assets and the impact to the fund as low as possible.

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I/We have serious concerns about this proposal, but first want to emphasize that I fully support the view of the FDIC that we need a strong, financially secure fund in order to maintain the confidence depositors have in the system. For this reason, I believe the Deposit Insurance Fund should never go to zero. However, how the fund is restored is very important to my bank and my community.

I do not believe taxpayer money should be used to recapitalize the fund because of the potential media backlash and erosion of consumer confidence in the banks' ability to maintain the insurance fund and build it up to statutory levels over time.

Sincerely,

Kimberly Rayos  
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