

From: Elaine Bray [mailto:bank@carsonnational.com]
Sent: Monday, March 16, 2009 5:28 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

Elaine Bray
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March 16, 2009

Comments to FDIC

Dear Comments to FDIC:

As a long term community banker, I have great appreciation for the value of the FDIC's Deposit Insurance Fund. I am proud the DIF has always been funded by banks to guarantee the funds of our depositors. However, the proposed special assessment is a huge burden to small community banks that did not participate in the risky practices that have led to the economic crisis. The special assessment will reduce our earnings and ability to support our strong tradition of community donations.

The special assessment is an undo burden for small banks that have made sound banking decisions. Our bank is well capitalized and positioned to make quality loans to help stimulate the economy.

I urge the FDIC to consider alternatives to restore the DIF. The institutions that are willing to take more risk should pay a larger share.

Sincerely,

Elaine Bray
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