

From: Karen Campbell [mailto:kcampbell@missioncommunitybank.com]
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To: Comments
Subject: Assessments, RIN 3064-AD35

Today's economic issues are the results of investment bankers and mortgage bankers and not community banks. However community banks continue to pay the price for the transgressions of larger institutions. This assessment is one of them.

In the central coast of California , we will have many small communities and as a result many local community banks. Like our Bank, the other community banks:

1. Do not make residential mortgages
2. Have not participated in subprime lending market.

Our Bank became involved with the CDARs program 3 years ago and therefore provided a facility for local customers to have FDIC insurance on the monies prior to the increase in the FDIC insurance. We also have been particularly focused on training not only the staff but also the communities that we serve in understanding FDIC insurance on accounts at all times with statement brochures, Website links to FDIC insurance information etc.

We certainly understand the increase in the insurance to prevent customers from pulling the funds out of the banks but is there not a way to assess the increase against the transgressors or to make sure that you are not putting so much stress on the community banks that have not been a part of the problem.

Please reconsider and at the very least reduce the assessment from \$.20 to \$.10.

Thank You,
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