

From: Jerome Schmitt [mailto:schmitt@wesbanco.com]
Sent: Thursday, March 12, 2009 3:08 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Jerome Schmitt
Executive Vice President
Wesbanco Babk
One Bank Plaza
Wheeling, WV 26003-3543

March 12, 2009

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

Dear Robert Feldman:

Dear Senators Byrd and Rockefeller, Representative Mollohan, and Mr. Feldman,

I have spent 36 years in the banking industry. I am completely dismayed at the impact of the proposed FDIC special assessment. At a time when our bank is finding it difficult to maintain our profitability, an increase of this magnitude is difficult for us to manage. We understand our responsibility to support the role of the FDIC in insuring deposits. There has to be a better way to both assure the public that their deposits are protected and to spread the impact of this cost increase over a period of time.

Thank you for your consideration

Jerome B Schmitt
Executive V P
Wesbanco Inc.

Sincerely,

Jerome Schmitt
304-234-9238
Executive Vice President
Wesbanco Babk