

From: Susan Shields [mailto:shields@greenvillenationalbank.com]
Sent: Monday, March 02, 2009 10:38 AM
To: Comments
Subject: FDIC Assessment

Dear FDIC Officials:

I am very disappointed in the special deposit insurance assessment that was approved last Friday. We are a community bank that is committed to serving our community in the same manner we always have - with integrity and respect.

This assessment penalizes the community banks that have conducted business the right way. This 20 basis point assessment will cost our bank approximately \$500,000 and the increase in premium will be another \$50,000 per year. This is money that will no longer be available to loan to our customers. It seems to me that the FDIC should penalize those banks that have caused the DIF deficit. It is those banks that need to take financial responsibility for their actions.

Please reconsider your decision of including all financial institutions in a special 20 basis point assessment. You have the ability to rectify your decision to make it an appropriate and fair solution for all banks. Thank you for your consideration.

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