
From: Mike Koch [mailto:mkoch@newtripolibank.net]
Sent: Tuesday, March 10, 2009 11:02 AM
To: Comments
Subject: Assessments, RIN 3064-AD35

**Robert E. Feldman, Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street, N.W. Room 20429
Washington, D.C. 20429**

Reference: Assessments, RIN 3064-AD35

Dear Mr. Feldman:

As an employee of a community bank, I am seriously concerned about the FDIC's recent proposal to charge all banks a 20 cent special assessment on June 30th, 2009.

If approved, this additional expense represents 20% of our bank's earnings for the year. Our premiums would increase over 500%!!!!

It is difficult to understand why community banks are being forced to pay due to recent bank failures. Why is our institution being penalized when we did everything right? Citicorp gets a bailout and AIG just received another \$30 billion dollars. Yet, the small community banks are being asked to pay for their mistakes. It simply does not make sense.

By enacting this special assessment, the FDIC will further constrict lending and the amount we can pay out on our deposits. This proposal will not enable us to free up more money for loans in our community. It will do the opposite.

It would make more sense to levy higher assessment on those large "Wall Street banks" that caused this problem. Our bank would support the use of total assets as the basis for the assessment so that larger banks pay more of their fair share of the burden.

Thank you for your attention to this matter.

Sincerely,

Michael L. Koch
Customer Service Representative