

**From:** Douglas D. Monroe, Jr. [mailto:DMonroe@chesbank.com]

**Sent:** Wednesday, March 25, 2009 3:10 PM

**To:** Comments

**Subject:** 20 BP additional assessment on FDIC insurance

Comment. Our bank, Chesapeake Bank, has the earnings and resources to pay a 20 BP additional "HIT" to help cover the potential losses from those big banks that are too big to fail. The problem is that there are many other commercial banks that don't have the earnings. The second point is that the 20 BP is a huge hit but it would be acceptable if there wasn't going to be additional assessments of similar amounts in the following years, 2010, 2011, etc. Should there be additional similar charges in the future, I'd rather see us with a lower 10 bp payment. Thanks you, Douglas D. Monroe, Vice Chairman, Chesapeake Bank, Kilmarnock, Virginia 22482