

From: ncbann@aol.com [mailto:ncbann@aol.com]
Sent: Wednesday, March 25, 2009 4:58 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

RE: Regarding the FDIC's proposed 20-basis point emergency special assessment...

While it is essential to maintain the FDIC Fund at a responsible level, care should be made not to impose a charge that would exacerbate the problem of insufficient capital of commercial bank, particularly community banks.