

From: Pat Updike [mailto:PatU@cfbank.com]
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To: Comments
Subject: Assessments, RIN 3064-AD35

Please take the time to review the FDIC special assessments that are being contemplated. It is unfair that local community banks, who have always used, and continue to use, more conservative underwriting practices, should have to replenish the Fund at the same rate as the huge conglomerates. The accounting rules should be adjusted so that any additional premiums that are assessed should be amortized over a period of time so that small banks aren't run out of business. The "Wall Street" banks, who have already received huge dollars in bailout money, can well afford to pay a higher premium. It's the local community bank that continues to strengthen the entire community. It's enough to have the noose around their neck--please don't tie their hands and feet, too!

Thank you for your attention.

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