

From: Jim Randall [mailto:Jim.Randall@NSCOMBANK.COM]
Sent: Monday, March 02, 2009 9:52 AM
To: Comments
Subject: FDIC special assessment

This proposed special assessment will be extremely damaging to community banks. It will make a huge impact to the earnings and with our bank, drive earning negative for the year. Having it due in September after all the banks budgets have been done, gives them no time to adjust and be able to pay such a huge amount all at once.

It is in my opinion it is the wrong move at the wrong time. If the destruction of the community banking system is the goal, then this will help it along. If not, then you have to ease the burden of the community banks somehow, a tiered assessment for large banks would be a start.

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