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Sent: Monday, March 02, 2009 11:37 AM

To: Comments

Cc: A.G. Divers

Subject: Special FDIC Assessment

I strongly encourage you to rethink the FDIC's decision to assess a one time special charge of 20 cents per hundred dollars on banks. This charge, on top of the previous increase in FDIC insurance, will threaten the continued existence of some community banks. And for those of us strong enough to absorb the most recent increase, it will result in lay offs and major cut backs in our spending at a time when our economy needs all the support it can get from banks and businesses..

This is terrible governance. You have the opportunity to borrow funds from the line recently established with the Treasury and ask all of us to repay the borrowings over a number of years, softening the blow to banks at a time when we can least afford to bail out the FDIC because you failed to do your job of regulating banks.

Please give some further thought to this decision and pay particular attention to the unintended consequences of your decision.

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