
From: Sue Moon [mailto:smoon@firstofminden.com]
Sent: Wednesday, March 04, 2009 2:53 PM
To: Comments
Subject: FDIC Special Assessment

To Whom It May Concern:

I have just learned of the crippling special assessment charge the FDIC is going to be charging my bank to get the fund back on track due to the mismanagement of Wall Street firms.

I realize that some 30 or so banks have failed in 5 or 6 states, but 45 states (including thousands of rural community banks) have followed good business practice rules, have not received bailout money, and yet are getting slapped.

Do you realize the domino effect this will have on our small communities? Our bank will have to absorb this special assessment charge! That means our depositors, will again, see money taken out of their pockets in decreased interest income, as well as the people asking our bank for support with donations being turned down because we do not want our bank to end up like the other losers. People are going to get fed up. My own mother is ready to pull money out of her accounts and put it under her mattress!

Why didn't the bailout money given to these banks go to the FDIC fund? You had to know it was going to be needed. What about those banks that took money and now want to give it back? Why not put that money into this fund and let us small banks try to keep our heads above water!

Please find another way to resolve this! Make struggling banks pay for their errors! Stop killing the rest of us, and in turn making customers fear the worse of our country.

Sue Moon
Bank Employee and Consumer