

From: Joanne Forsberg [mailto:joanne@opbc.com]  
Sent: Wednesday, April 01, 2009 2:24 PM  
To: Comments  
Subject: Assessments, RIN 3064-AD35

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April 1, 2009

Comments to FDIC

Dear Comments to FDIC:

I strongly urge the FDIC:

\* The special assessment and all future assessments should be based on risk. The largest financial institution to fail was WAMU, then Indy Mac, and Downey S&L. A pattern is pretty clear here. Thrifts are the largest dollar losses to the Insurance Fund while banks are now having to pay for it. The FDIC charges have increased tenfold for our little community bank since the merger of the two funds for banks and thrifts. The annual premiums used to cost the bank approximately 1/2 of one teller's wages. This year it will be more than the president earns, and with a 20 bps special assessment the cost will be as much as the whole executive team earns. How are small banks supposed to stay alive? We are the fourth largest employer in this little retirement community but we cannot continue as is with the burden that has been placed upon us!!!!

Sincerely,

Joanne Forsberg  
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