

From: Mark B Wilson [mailto:mwilson@bankofwalkercounty.com]
Sent: Monday, March 23, 2009 6:30 PM
To: Comments
Subject: 20bp assessment for FDIC ins.

Brief and to the point:

Base the assessment on assets less tangible capital, not domestic deposits.
Community banks will be made weaker as a result of the assessment. Expenses increase, less loans made in the market area, loan loss reserves don't rebuild as fast. Stockholder value is deminished.

Let the assessment be treated as a prepaid asset so we can spread the cost over a longer term. If 7 years is the period over which the fund is to return to 1.15% of deposits, let that be the amortization period.

The information contained in this email is legally privileged and confidential for the sole use of the intended recipient. Any use, distribution, transmittal, or re-transmittal of information contained in this email by persons who are not intended recipients may be a violation of law and is strictly prohibited. If you are not the intended recipient, please contact the sender and delete all copies.