



September 22, 2006

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 Seventeenth Street, N.W.
Washington, DC 29429

Re: RIN 3064-AD09: Proposal to Amend the Risk-Based Assessment System and Establish a Base Assessment Rate Schedule

Dear Mr. Feldman:

Thank you for the opportunity to present comments on this very important topic for Kansas bankers. The Kansas Bankers Association is a non-profit organization having as its members, 342 of the 344 banks chartered in Kansas.

Kansas is a diverse state geographically and commercially. Many of the KBA's members are community banks serving the consumer and business needs of their agriculturally dominated communities. Others find serving the needs of industry and the more urban population to be challenging. Regardless, each bank is very sensitive to any increase in the FDIC assessment as it directly affects their ability to keep funds available to their communities.

The KBA appreciates the thought and effort that has gone into the development of this proposal. It is a recognition on your part of the importance of the assessment system on the industry and the FDIC's desire to get it right. It would be our hope that the industry and FDIC could together "ease" into the new system so as to not create shockwaves in the communities that rely on the support of their banks.

To that end, we would endorse the comments made by James Chessen on behalf of the American Bankers Association in its letter dated September 22, 2006. We sincerely hope that in the exuberance to kick-start payment by the industry into the fund once again, we don't lose sight that every bank has a bottom line and every dollar taken out of circulation in the community can be costly to more than the banking industry.

Thank you, once again, for the opportunity to add our support to the ABA's comment letter on this important matter.

Sincerely,

A handwritten signature in black ink that reads "Charles A. Stones". The signature is written in a cursive, flowing style.

Charles A. Stones
President