

From: Kevin Heneghan [mailto:kheneghan@jonesburgstatebank.com]  
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To: Comments  
Subject: Special Assessment

Our bank's FDIC increased annual premium alone this year will be more than our normal, annual Provision for Loan Loss...

I encourage the FDIC to think of an alternative capital raising campaign other than charging the safe, sound, community banks a special assessment this year. Our bank, like many other banks, did not grow with risky loans and overpriced deposits these last 5 years like some of our larger and/or riskier competitors and should not be asked to provide the FDIC with capital to absorb those banks' losses when they fail, above a normal assessment which has already been forced upon us. I would encourage that the FDIC focus on changing legislation or regulation so FDIC can charge the 'too big to fail' banks a larger assessment. I would also encourage the FDIC tap the US Treasury for a 'bail out package' like other quasi-government entities and Wall Street companies that have become, or are on the cusp, of becoming insolvent.

Thanks for your consideration.

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