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March 12, 2009

Robert E. Feldman, Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street N.W
Washington, D.C. 20429

Re: Assessments, RIN 3064-AD35

Dear Mr. Feldman:

I appreciate the opportunity to comment on the proposed imposition of a 20BP special assessment on all domestic deposits as of June 30, 2009.

I sit on the Board of Directors at Dean Cooperative Bank in Franklin, Massachusetts. Because we, like most community banks, were not involved with issuing risky loans, we should not be penalized with a special assessment in addition to our premiums. I believe the special assessment should be levied on the larger Wall Street banks that were first responsible for creating the problem.

Our bank works hard to give back to the community which has supported us through the years. Imposing a 20BP Special Assessment will adversely affect our ability to lend, costing our bank over \$320,000. As a result of the assessment, our earnings would be reduced by approximately 50 percent this year. I believe our community's economic recovery will be impaired as a result of the special assessment at a time where the public has come to trust community banks.

If the FDIC must assess, it would be more equitable to assess based on total assets rather than deposits, since assets are generally riskier.

I strongly urge the FDIC to consider alternatives to make up for the shortfall.

I respectfully request you consider my comments.

Very truly yours,



Curtis P. Patalano