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**From:** Lawson Allen [mailto:lawson@fdsb.com]

**Sent:** Thursday, March 05, 2009 10:35 AM

**To:** Comments

**Subject:** FDIC Assessment

**Importance:** High

**Sensitivity:** Confidential

The proposed FDIC Assessment will cost my Bank approximately \$152,000 more than the regular assessment was projected for 2009.

This is estimated to be approximately 20% of 2009 earnings. This will obviously reduce the Bank's ability to build capital and reduce the Bank's ability to lend money to consumers and small businesses. It seems that this is counter to what is needed to rebuild our economy.

Thank you for the opportunity to comment.

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