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To whom it may concern:

I question the wisdom of assessing and additional \$.20 per \$100 for FDIC Insurance. In the case of Community National Bank, this calculated to just under \$1 million in additional assessment for 1 quarter. This will cause a domino effect on the banking industry for marginal banks. This additional burden will itself cause marginal earnings banks to fail, thus stressing the FDIC fund even more. In my opinion, this is testing Darwin's theory of survival of the fittest to the maximum!! Ultimately, this thought process could totally collapse the American banking industry! For the record, I am opposed to the special assessment mentioned above.

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