

From: Thomas Fillman
Sent: Wednesday, March 04, 2009 8:32 AM
To: Comments
Subject: Special FDIC Assessment

To Whom It May Concern:

As a Community Banker for 20+ years, our focus has been on doing what is right for the depositors, stockholders and customers. I take seriously the responsibility of lending the depositors' funds they have entrusted to us. In dealing with a potential borrower, it has been our responsibility to lend money with an identified repayment source, primary and secondary. Plus, not put our customers in a position of failure for the sake of short-term profits. We have worked hard to earn the trust of our customers and communities we serve. Our Board of Directors and Management understand there is risk in lending money, yet it is a responsible and reasonable credit risk.

It is apparent the large Corporate Wall Street Banks went right by the responsible and reasonable credit risk to focus on volume, and huge profits from upfront fees often financed in the loan. Where were these large financial institutions when large corporate profit reports were presented to the markets and stockholders. Per the newspapers, they were enjoying sizable personal salaries and bonuses etc. So where does the community bank fit into the picture of addressing the root of the problem?

Why are the community banks being held accountable for the "Too Big Too Fail Banks"? When tomorrow, and the next day, as some of our community banks will be affected by the higher assessments, and who knows what may come next - will there assistance for the community banks or will we be too small to save?

The Community Bankers request your serious consideration of who should really pay for the higher risk of deposit loss!! There is a real perception in the market place of not holding the responsible parties accountable! Please make the right and fair decision for those responsible for this financial mess.

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