From: Horace Joe Tabor [mailto:htabor@bnkvernon.com]

Sent: Monday, March 09, 2009 11:47 AM

To: Comments

Cc: ssurlock@ibat.org; 'cblankenship'; 'Congressman Mac Thornberry'

Subject: FDIC Assessment

I think the to big to fail Banks & and the poorly managed banks -- should pay ALL the assessment—the small 1 thru 4 rated bank should be exempt -- They need to be responsible for poor decisions—you lowered our rating for having poor files—pouring billions into bad mistakes has helped very little--- make them use some of the rescue for something besides Capital & bonuses--HTabor

Horace Tabor President The Bank of Vernon (940)552-9966 (940)552-9762 Fax