From: Charles S. Bowles Jr. [mailto:cbowles@firstportcity.com] Sent: Tuesday, March 31, 2009 8:10 AM To: Comments Subject: FDIC assessment

As we approach our call report date (3/31) it is even more disturbing and concerning of what any type of assessment will do to all banks. Those attempting to rebuild customer and/or shareholder confidence will continue to struggle. The assessment, should it be mandated by FDIC will, in all likelihood, result in lower interest rates for depositors as banks attempt to offset this poorly timed fee. In essence, what the FDIC indicated they did not want to happen, "the taxpayer to be burdened" will in fact be the case. Depositors will lose deposit interest. Thank You.

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