From: Gates Little [mailto:gates@sobanco.com]
Sent: Thursday, March 05, 2009 12:29 PM

To: Comments **Cc:** info@icba.org

Subject: Assessments, RIN 3064-AD35

To Whom It May Concern:

While I appreciate the difficult position that the FDIC finds itself in, I do not agree with the assessment on community banks for what has mainly been a large bank problem. There are other remedies besides punitive measures against those who have done nothing but lend prudently in their communities. Due to media carelessness and political posturing, community banks continue to receive increased scrutiny and derision. Should this misplaced notoriety continue, there will likely be an exodus of capital, talent and integrity from this vital industry. I am asking the FDIC to reconsider its announced special assessment on banks, and to consider other ways to weather the storm. A partnership with the good actors in this industry is what is needed, not a broad brush approach that causes a greater malaise. Thank you for your consideration and your hard work.

Sincerely,

Gates Little President The Southern Bank Company 256-543-3860