
From: Franklin S Gilmore [mailto:fgilmore@huntel.net]

Sent: Thursday, March 05, 2009 10:35 AM

To: Comments

Subject: rin 3064-ad35

As a small family owned bank (\$20 million) in the top group for quality (see your own exam last fall) I must STRONGLY protest the 20 cent assessment with the possibility of another 10 cents on Dec 31st.

I bought this bank (\$4 million) in 1983 at the heart of the farm crisis, Everyone said I was crazy and couldn't make it, My answer was "You don't know how cheaply I work and that I don't lose money on bad loan because I don't make bad loans " Today we are \$20 million and clean as a pin.

I spent years cleaning up problem banks when the economy was in fine shape. Nearly every one of them changed hands when I got them cleaned up.

The reason for my history in this letter is so you will recognized that I have worked my way from orphan to bank owner by following sound financial principals, THEREFORE must protest LOUDLY this special assessment.

Between the rate increase and these special assessments It will take our whole years profit leaving nothing to add to capital or loan funds for 2010.

My salary is \$232.25 per week and we have one of the lowest salaries/million of any bank in Nebraska, In case you think we are a "party" bank.

I'm willing to stand still for the rate increase, but these special assessments can be met in other ways

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