From: Charlene Schriner [mailto:cschriner@firstofminden.com]

Sent: Thursday, March 05, 2009 4:57 PM

To: Comments

Subject: Special assessment of 20 cents

Why do the businesses that have made better business decissions have to pay for the mistakes of "Big Business". The 20 cent special assessment is not the answer for replenishing the FDIC funds. You need to go back to the CEO's that received large bonuses and payments that should have not been made because apparently they did not do a good a job. Who were the examiners/Board of Directors that were monitoring this? CEO's get large paychecks and big bonuses and they are the ones that need to be held accountable for the results of their actions. It seems they have a win win situation, and is that the message you want to send out right now. Make a bad business decission and get bailed out. ACCOUNTABILITY that is what we need to get back too. Everyone needs to be held accountable no matter what you job is.

The only thing that this assessment will accomplish is closing the small town banks that are the heart of the small communities, then where are you going to get your money.

Charlene Loan Processor First Bank and Trust Co Minden, NE