
From: Mike Estes [mailto:mestes@yourbank.com]

Sent: Thursday, March 05, 2009 10:42 AM

To: Comments

Subject: 20-cent special assessment

Good morning ! I have worked for several independent community banks since the late 1980's. I never thought I would see the day that we as "Little Banks" would be asked, or required to bail out the Big Banks ! When will all these new assessments stop ? If these assessments do not stop, then our excellent source of low-interest rate loans will no longer exist, and we will no longer retain the community image that so many of our customers have trusted for decades . Certain banks and their lending procedures have tarnished our reputations as banker's ! It is time for all of these assessments to stop, so we can continue to show our communities that we do have their best interests at heart, and regain the communities trust in banks like it use to be !

Sincerely,
Michael Estes