

Dear Sir or Madam: I have commented once regarding this proposed assault to our earnings (yes, currently, we are in the black). I find nothing "special" about the assessment the agency wishes to levy on our industry.

However, I want to reemphasize the impact this levy would have on our current-year plans of expansion. Our bank is a community bank with \$140 million in assets. We have been in an expansion mode the past couple years by building branches in expanding markets, and we have plans for another. We have also looked at the potential purchase of another bank's branch that is available in the area.

As you well know, earnings are stretched when a bank is expanding, and our Board of Directors understands this. Adding an expense that could easily exceed \$200,000 for us in this year makes one step back. Our tier 1 capital is nearly 13%, so we are in good shape, and we would leverage that capital for growth into the future. However, any local economic stimulus we would make could be put on hold if we saw this curve ball coming. That also includes the contributions we make to the many requests we get from community organizations who ask for our continued support of their cause.

It may not make sense to some to levy higher premiums against the TBTF banks that are largely causing the stress to the system. However, doesn't the property/casualty and health insurance systems levy higher premiums against the higher risks? I ask to not be penalized for our responsible methods of doing business. The continued cost of added regulation and cost of doing business, in general, is enough!

Thank you for your consideration as you strive to do the right thing to keep our industry and country strong.

Cordially, Jeff Rabenort Pres/CEO Farmers and Merchants National Bank of Nashville, IL