
From: Chris Doyle (Texas City) [mailto:chris.doyle@texasfirstbank.com]
Sent: Wednesday, March 04, 2009 6:33 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

My family has been in the Community Bank business since 1972. My Dad bought the bank with the help of numerous community leaders. At that time the bank had just over \$5.0 million dollars in assets. Today we are a \$700 million dollar bank, profitable and well capitalized. Our budget for 2009 projects record profits for the shareholders of our community, slightly surpassing the record we posted in 2008. We add no risk to the solvency of the BIF. Systemic risk and Texas First Bank have nothing in common. We have remained loyal to the principals of banking for over 30 years. We don't need someone to tell us that paying an Executive over \$500,000.00 a year is too much. We're good bankers and businessmen and women working hard everyday for our families and communities.

Based upon these facts, it seems incredible to me and my staff that you would dare hang the sins of others directly on our shoulders. The one time assessment that you have proposed is not only ludicrous, but it is a slap in the face of every employee, director and shareholder who have helped Texas First Bank to be successful. I suggest you look elsewhere to right the wrongs of the large financial institutions. Community Banks are the back bone of our free enterprise system, and we will continue to be long after the big banks are gone.

Chris Doyle
President/CEO
Texas First Bank