
From: Robyn Batson [mailto:robyn@1stbankandtrust.com]
Sent: Thursday, March 05, 2009 8:51 AM
To: Comments
Subject: Robyn Batson, 1st Bank & Trust

RE: FDIC proposed assessment increase.

Of course it is unfair! How can it be such a penalty to community banks that have done things RIGHT to be FORCED to again shore up the errors from the poor, VERY poor practices of mega banks, that by the way should have been better regulated in the first place.

How hard was it to see the downfall with advertisements a year ago, "No money down, extra money above equity, come and get it customers"?

Our entire Board and staff are very unhappy and alarmed at the prospects for community banks (again doing it RIGHT) to survive into the future when the government punishes the small along with the large mismanaged banks.

It is even a larger punishment to the small, happens all the time with increased regulation that again was brought about by large mismanaged banks and shoved down to community banks. Recent Reg Z a perfect example of yet another such occurrence.

Your grandchildren will be the ones to suffer when no community banks survive someday due to unfair pressure from our own government.

Robyn Batson,
Chairman