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**From:** Guy Labbe [mailto:guy\_labbe@stmartinbank.com]  
**Sent:** Friday, March 06, 2009 5:22 PM  
**To:** Comments  
**Subject:** 20 basis point emergency assessment

I am vehemently opposed to any special assessment to replenish a deposit insurance fund that has been decimated as a result of actions arising largely by those outside of our industry. Community bankers are not the cause of this crisis and shouldn't be held financially accountable for it. "Bankers", even "Community Bankers", have been painted as the bad guys by the national media from the outset of this circus and it is unjustifiable.

Our \$300 million community bank in South Louisiana has done nothing more than play by the rules and abide by the laws year after year. We have been rewarded with glowing examination reports by federal and state bank examiners over a period of many years. We work hard over it and we do it right!!!! Now we are being "threatened" with a \$0.5 million to \$0.750 million "one-time???" surcharge to replenish a fund for which we have not had any hand in reducing???

Community bankers are not the problem. We are a large part of the "SOLUTION" to this problem. Government needs to stay out of our way and let us do what we do best, play a key role in providing financial valuable financial services to the benefit of our communities and small businesses.

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