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Sent: Friday, March 06, 2009 5:28 PM

To: Comments

Cc: Gina Lotter

Subject: special assessment

I have one thought for the one time assessment plan the FDIC plans to impose on ALL banks, DIMINO EFFECT!! Why would the FDIC want to jeopardize the banks that are actually in stable financial state? And lets not get me started on the banks that are hanging on by the thread. Well lets think about this, Oh yeah, they will fall into the same financial burdened that the FDIC is currently trying to clean up. Makes sense doesn't it! So this one time assessment plan has the potential to damage MORE banks at a greater speed. Sounds like a job well done to me!!

Sincerely

First National Bank Employee

Jennifer Mrazek