

March 23, 2009

To: Robert E. Feldman

Subject: assessments, RIN 3044-AD35

Dear Mr. Feldman:

As a stockholder and director of a small community bank, I feel that the special proposed assessment will unfairly harm our bottom line.

It is unreasonable for small community banks, who have used fiscally sound practices, to pay for the greed and mismanagement of large corporate banks.

Our bank has been in business since 2001 and has yet to pay a dividend.

This special assessment will have a crippling affect on smaller, more fiscally responsible banks. It is my understanding that our assessment premium will increase from \$30,000 to approximately \$159,000 in 2009 if this special assessment is initiated.

Please reconsider this assessment.

Sincerely,

Sherris Repp, Board of Directors
Truist National Bank