
From: Keith River [mailto:kriver@MechanicsBankMS.com]

Sent: Wednesday, April 15, 2009 12:05 PM

To: Comments

Subject: Special assessment

To whom it may concern:

I know that I have previously commented on this issue. I am truly concerned that this may be approved. We are a well capitalized bank, but this assessment will significantly impact our earnings this year. Why are you penalizing our Bank, our shareholders and our faithful employees? These are sins we did not commit. This is just not fair, nor right. We took a huge hit last year on Fannie Mae preferred stock, suspended dividends and paid no bonuses, yes none to employees. How much more pain can you inflict upon us? I cannot fathom the depth that Government will go to bail out bad decisions made by persons outside our realm. Please reconsider your untimely decision. If anyone is "too big to fail" then they're not feeling the pain that we are. Thank you for your time and if you have questions, please contact me. Thank you again.

Sincerely,

Keith River, Vice President and Cashier
Mechanics Bank
Water Valley, MS
FDIC #12206