

**From:** Pat Knowles [mailto:pknowles@firstcitybank.com]  
**Sent:** Tuesday, March 03, 2009 12:25 PM  
**To:** Comments  
**Cc:** Pat Knowles  
**Subject:** Deposit Insurance Assessments

Dear FDIC:

“Once again, Main Street community banks that didn’t participate in the high-risk practices that led to the current economic crisis are being asked to pay for the sins of Wall Street.”

We are outraged that community banks have to pay for the sins of Wall Street and are asking for systemic-risk premiums on large banks deemed too-big-to-fail. We would encourage a more counter-cyclical approach that would allow provisions to be made earlier in the credit cycle, when times are good. The current regulatory rules should be revised to remove disincentives to building reserves.

Thank you for your time.

Sincerely,

*John C. McGee*

John C. McGee  
Chairman & CEO  
First City Bank of Florida

Sincerely,

*Robert E. Bennett, Jr.*

Robert E. Bennett, Jr.  
President & COO  
First City Bank of Florida

*Patricia Knowles*  
*Assistant Vice President*  
*Executive Administration*  
*First City Bank of Florida*