From: L D Voss [mailto:ldv@fnbcambridge.com] Sent: Wednesday, March 04, 2009 10:09 AM

To: Comments **Cc:** "'info@icba.org.'"

Subject: Assessments, RIN 3064-AD35

FDIC

We are deeply disturbed with the decision of FDIC to assess a 20 cent special assessment with the possibility of additional assessments. This will dramatically affect our bottom line and our viability. We are being punished for the greed and mismanagement of Wall Street firms that have crippled our economy. We have and will continue to practice safe and sound banking decisions. In the 1980's banks were responsible for rebuilding the FDIC fund while our Federal Government bailed out the Farm Credit System (who is now our most fierce competitor, cherry picking our best customers), is this what we have to look forward to with the bail out of Wall Street? There has to be a better solution to the FDIC fund problem rather that penalize the ones that have acted responsibly.

Larry D. Voss, President & CEO The First National Bank Cambridge, NE 69022