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March 5, 2009

Robert E. Feldman, Executive Secretary  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> St, N. W.  
Washington D.C. 20429

RE: Attention Comments

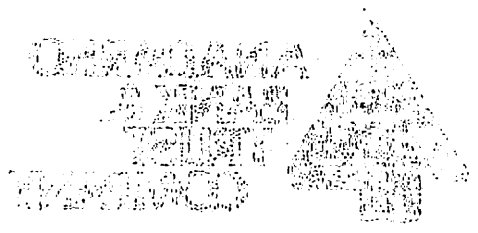
Dear Mr. Feldman:

I am the President of a \$60 Million dollar bank in rural Oklahoma, I am very disturbed and depressed about the special assessment that you are placing on banks like mine that had no hand in depleting the FDIC fund. We have been under a MOU, because of former Management of this bank, our assessment has risen because of that and has hindered our ability to make this bank profitable. Another rise in assessments and a \$.20 one time assessment will dramatically hinder our ability to make money this year. As you know banks budget and these assessments are not in our budgets and will deplete liquidity and our ability to lend money. Please do not expect banks like mine to bail out the larger banks that are in trouble and completely out of control.

Sincerely,

A handwritten signature in black ink that reads "Lynette Freeman". The signature is written in a cursive style with a large initial "L".

Lynette Freeman  
President



FEDERAL BUREAU OF INVESTIGATION      WASHINGTON, D. C. 20535  
 DIVISION OF IDENTIFICATION      IDENTIFICATION DIVISION  
 LABORATORY      CHEMISTRY SECTION      400 ANDREWS AVENUE  
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IDENTIFICATION DIVISION

WASHINGTON, D. C. 20535