



March 6, 2009

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments
Federal Deposit Insurance Corp.
550 17th Street, NW
Washington, DC 20429

REF: RIN 3064-AD35

Dear Mr. Feldman:

I appreciate the opportunity to comment on the FDIC's interim rule that would impose a special assessment of 20 basis points in the second quarter. I do understand that consideration is being given to cut the assessment in half from 20 basis points to 10 basis points, if the FDIC's line of credit with the Treasury is increased to \$100 billion. This cut will certainly be appreciated, but even a 10 basis assessment, will create a hardship for our bank in the economic environment that we are currently experiencing.

Our Board and Management are extremely enthusiastic in our desire to help each community that we are located to rebuild from this economic downturn. We do want to lend in each community but we must have deposit growth. The cost of this assessment is so high that it is a disincentive to raise new deposits.

Given the impact that the proposed amendment will have on my bank and our communities, I urge you to consider other alternatives, in addition to increasing the credit line with the Treasury, that would reduce our burden and provide the FDIC the funding it needs in the short term.

Thank you again for this opportunity to comment. It is my hope that these concerns will be given serious consideration when the Board meets in April to finalize the special assessment rule.

Sincerely,

Jerry L. Calvert
President & CEO

JLC/dtk

CC: Lloyd Hendricks, President & CEO, SCBA