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Sent: Tuesday, March 03, 2009 11:56 AM
To: comments@fdic.gov)
Subject: FDIC Insurance

We bailed the insurance fund out years ago in the Savings and Loan bailout, now its unfair to hit well run banks with huge assessments again. We have historically kept ample liquidity, which our examiners encouraged, and now earn ZERO percent on our overnight money we lend out. Large banks have been artifically inflating deposit rates at high levels in pursuit of liquidity--I'm not sure which way to turn. We have run a safe, well capitalized bank, have not had a foreclosure in 14 years, we give back generously to our community in both time and money. The government needs to help the honest banker, not reward them by increased fees.