

**From:** Eckelberry, Rachel M. [mailto:reckelberry@advantagebank.com]  
**Sent:** Tuesday, March 17, 2009 3:41 PM  
**To:** Comments  
**Subject:** FDIC Special Assessment

Dear Sir/Ma'am:

I am writing today not because I know much about the assessment, basis points, or banking in general. I work in Human Resources for Advantage Bank, a small bank in Ohio. From the knowledge that I have gained from reading articles and listening to well-informed co-workers, I am concerned about the impact that this special assessment will have on our bank.

Advantage Bank is the only corporation headquartered in Cambridge, Ohio. In the past year this town has seen its major employers close its doors, causing significant job loss to our community. Advantage Bank is one of the remaining employers in the area, and if we are not able to keep our doors open, it would quite literally devastate the economy of this small town.

So, I know that there are alternative options to the assessment, and I urge you to consider some of those options. There are more towns like mine that depend on their jobs now more than ever.

Respectfully,

Rachel Eckelberry