From: Brian Lowrie [mailto:blowrie@cnbtexas.com] Sent: Monday, March 16, 2009 9:54 AM To: Comments Subject: Assessments, RIN 3064-AD35

Brian Lowrie P.O. Box 1009 Henderson, TX 75653-1009

March 16, 2009

Comments to FDIC

Dear Comments to FDIC:

As an employee of a community bank, you know as well as I, that community banks did not contribute to the current economic mess. The special assessment that is being proposed will be an unfair financial burden to community banks. The impact it will have on earnings may be devastating.

I do not pretend to know the solution, but I do know there has got to be a more equitable way.

Thanks for taking the time to read this.

Sincerely,

Brian Lowrie