

**From:** Eldon Unruh [mailto:eunruh@farmersbankok.com]  
**Sent:** Thursday, March 19, 2009 12:06 PM  
**To:** Comments  
**Subject:** FDIC SPECIAL ASSESSMENT

03-18-2009

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

Ref: RIN3064-AD35

Dear Sir,

I am submitting this comment on behalf of The Farmers Bank in Carnegie, Oklahoma in reference to the proposed special assessment of 20 basis points that will be due Sept 30, 2009. This assessment will have a very significant impact on earnings and our ability to provide service to our community. If we maintain our current CAMELS rating, the additional increase in premiums for 2009 plus the one time assessment could reduce our projected earnings for 2009 by 13%. This will be even higher if the additional 10 basis points are added. Not only will this reduce the number of loans we can make to our community it impairs our ability to support the community with charitable contributions and the sponsoring of local events. This also will have a negative effect on our ability to continue to provide full time employment for our current employees and benefits like health insurance coverage. We have worked hard to serve our community with loans that are made according to regulations and with an abundance of caution. This assessment will hinder our ability to help our community to survive the current economic downturn. We would urge you to consider other alternatives that would help reduce this one time hit to our liquidity, earnings and capital.

The Farmers Bank