

**From:** Don and Marilyn McClendon [mailto:dmmc@centurytel.net]  
**Sent:** Sunday, March 15, 2009 7:55 PM  
**To:** Comments  
**Subject:** Assessments RIN 3064-AD35

I am a member of the Board of Directors of a local, independently owned community National bank. We have been in business in our community for 75 years, 76 this August. For years we have noticed differences (advantages) in state chartered banks as compared with nationally chartered ones (these typically involve regulatory guidelines); and we consistently see differences (advantages) given to credit unions as compared with banks. . .i. e. taxes. We cannot understand why this continues to be the case; and NOW we are expected to BAIL OUT the mega banks that are our competition, that have made one after another poor decision that has resulted in tremendous losses. Banking is no longer "fun" due to the current environment. Our bank has given back to this community since its inception, and you would think we should be rewarded rather than penalized! Our customers have relied on our safety and soundness for years, but there is so much bad press out there regarding the financial institutions in our country, it's difficult to portray a positive image. CAN YOU HELP US? We don't want a bailout, but want to be treated fairly; small community banks cannot afford to make up all the losses the giant institutions have caused.

We watched an interview with Sheila Bair, Chairman of FDIC and in this interview she seemed to be aware of the inequities in the big versus small banks. She seemed to care. In a later interview, I heard Ben Bernake say that "we cannot afford to let the big banks fail." At what expense I ask, that of the small independent banks? Is there any fairness in this? Will the employees of those banks be at risk of losing their jobs so that this special assessment can be paid and the banks still remain in the black? Lots of questions, few answers.

There are many problems in the world other than the financial crises but this is perhaps fundamental to other problems. Please consider the effects on this part of Main Street America. Thank you.