

From: James Miller [mailto:jmiller@ProfessionalBankNA.com]
Sent: Friday, March 13, 2009 4:53 PM
To: Comments
Subject: Assessments, RIN 3064-AD35

I am very concerned about the FDIC's 20-basis-point special assessment for this year. This assessment would take about \$200M from my earnings at a time when I have cut every possible expense to make sure that we are profitable this year. The demoralizing affect that this will have on our bank and its employees is immeasurable. We have worked so hard since our start-up to get profitable and this is a very hard pill to swallow at one time. Also, in these economic times, capital is king. I can't think of a worse time for the industry to be losing so much needed capital. Can it at least be spread out over time? Is it fair to the community banks to be treated equal to the big banks who have caused this problem to begin with?

Please work with our ICBA leadership to come up with a more fair and equitable solution.

Thanks.

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