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Member FDIC



March 23, 2009

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

RE: Assessments, RIN 3064-AD35

Dear Mr. Feldman:

Our community bank was chartered in 1927. The bank survived the great depression, subsequent recessions, downturns in the economy and regional economic crisis in the 1980's. Alliance Bank is located in an agricultural area in northeast Texas so we experience many cycles in the economy.

The President and Secretary of Treasury have noted the importance of community banking to the economic recovery of our nation. Our industry is willing to assist in all areas of economic recovery. Our assistance will not be an easy task with rising unemployment, stressed real estate markets, and increased regulatory scrutiny and many other burdens. **The last item we need is an additional assessment from the FDIC. We are strongly opposed to this special assessment of 20 or 10 or any other basis points at this critical time. We strongly encourage the FDIC to consider alternative measures to replenish the funds as follows:**

- Use the borrowing authority and allow the banking industry to repay the borrowed funds over 5-10 years. This option would relieve the stress to the very industry that the nation is depending upon to begin the economic recovery. The FDIC needs to allow the community banks to use earnings to lend, build capital, build loan reserve and contribute to the local economy.

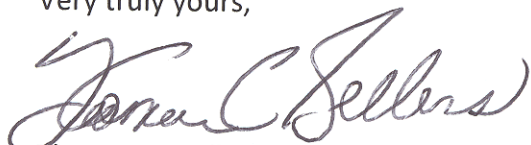
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If a special assessment is unavoidable, the FDIC should seek methods to mitigate the detriment to the community banking industry including:

- An assessment based on assets with adjustments for capital
- Systemic risk premium
- Amortize the special assessment over 5-10 years through legislation
- Advocating a revision in "mark to market" accounting to improve capital positions of community banks

We appreciate the sacrifice and unique challenges the FDIC is experiencing in these times. We only ask that the FDIC expand the consideration of solutions to replenish the fund in this unique period of our history.

Very truly yours,

A handwritten signature in cursive script that reads "Thomas C. Sellers". The signature is written in dark ink and is positioned above the printed name.

Thomas C. Sellers
President and CEO