

-----Original Message-----

From: Lyle Paben [mailto:lpaben@bankofadvance.com]

Sent: Monday, March 02, 2009 10:03 AM

To: Comments

Subject: FDIC Assessment

To Whom It May Concern:

I realize that your job is to keep the FDIC insurance fund as close to the mandated ratio as possible, but I feel there must be some way for you to apply the emergency special assessment to the institutions that caused the problem. You know who they are and you know who is innocent. Please step back and take the time to look at alternative ways to assess those who are guilty of the crime and do not overly penalize the innocent.

Sincerely,

Lyle E Paben
Illinois Community Bank President
Bowen Banking Center
Bank of Advance