

From: Siddle, Andrea M [mailto:asiddle@advantagebank.com]

Sent: Thursday, March 12, 2009 12:23 PM

To: Comments

Subject: FDIC Special Assessment

Most banks in Ohio did not make subprime loans. Many of our challenges in 2009 will be more closely tied to our declining manufacturing economy. As a result our cost structure is already challenged, so any further cuts will come in the area of capital spending or even employees further slowing any recovery here in the Midwest. This assessment would a huge set back in our recovery efforts.

Andrea Siddle

Internal Audit Manager

Advantage Bank

Phone: 740.435.4084

Fax: 740.435.8631

Ext. 20144

asiddle@advantagebank.com