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From: Roger Snare [mailto:rsnare@msbank.com]

Sent: Monday, March 02, 2009 10:06 AM

To: Comments

Subject: Special Assessment Against Responsible Community Banks

My bank looks closely at the capabilities of commercial and home mortgage loan applicants to ensure they will be able to meet their payment obligations in good and bad times. We did not compete with local branches of the so called "Wall Street Banks" in an attempt to "grab up" as many loans as possible to inflate their portfolios. They accomplished this by offering unrealistic terms and programs to those who would tumble at the first sign of trouble.

Unfortunately, responsible "mail street banks" are now being told they must pay special and increased FDIC assessments to bail out the "big guys". This is unfair! These "big guys" need to carry the burden of increased FDIC assessments alone and for as long as it takes then maybe they will remember to act responsibly in the future.

Roger L Snare
Vice President Compliance & Security
352-264-7114