From: Dixie Machine Shop [mailto:dixiemac@dixiemachineshop.com] Sent: Thursday, March 12, 2009 10:26 AM To: Comments Subject: Assessments, RIN 3064-AD35

We as a community bank will be hampered severly with the special assessment whether it be 10% or 20%. It will wipe out the majority of our profit, quadruple or premiums, take away capital we need for lending and further harm the economy. Thank you in advance for doing away with the assessment.

Charles Stephens Director, First Federal Bank Fort Payne, Alabama 256 997-6968