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Sent: Thursday, March 12, 2009 10:42 AM

To: Comments

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Subject: Assessments, RIN 3064-AD35

Thank you for the opportunity to voice my concern over the Emergency Special Assessment the FDIC is considering implementing this year.

As a banker with over 37 years experience it is difficult to understand the reaction of our government and regulators to the recent crisis in banking from the "too large to regulate" failures. My bank and thousands of my fellow community bankers have spent our careers servicing the needs of our communities and providing a reasonable return to our shareholders. We understand our strict adherence to credit standards are critical to our long term success. Our decisions are based on what is best for our customer because our goal is to keep the customer for a lifetime. Therefore the practices that have been common in Big Banks never were considered at our bank.

We respect the regulations, laws and guidelines that our regulators impose on banks. We often question but never violate. We are a community bank.

Therefore it makes no sense that we are being placed in the same bucket as those banks that have violated their customers, shareholders and the public's trust. Please consider reducing or eliminating the special assessment for banks that have followed the rules.

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