**From:** Morgan, Barbara L [mailto:bmorgan@advantagebank.com]

**Sent:** Thursday, March 12, 2009 12:18 PM

To: Comments

**Subject:** FDIC special assessment

As a Business Development Officer for Advantage Bank, Cambridge Ohio, I truly understand the importance of the FDIC insurance to my customers and my community. However, the special assessment would certainly be a set back to our bank and the efforts we are making to make good loans and offer good products to our consumers and small businesses. Please consider other avenues to help the FDIC thru this tough economical time.

Sincerely, Barbara Morgan Advantage Bank