
From: bdickey@fnbwayne.com [mailto:bdickey@fnbwayne.com]

Sent: Tuesday, March 24, 2009 9:02 AM

To: Comments

Subject: RIN 3064-AD35

Dear Mr. Feldman,

Please let this email serve as my objection to the special assessment proposed by the FDIC. The special assessment is a significant and unexpected cost to my bank and will have an adverse impact on earnings. The timing could not be worse for me as earnings are at an all-time low and the special assessment will wipe out any projected earnings for this year.

The negative impact on earnings will also have an adverse on our community as it will limit my ability to sponsor community activities and make contributions to groups that have grown accustomed to receiving donations. We have three other banks in our community so the impact will be great.

Due to the significant impact on our community, I would recommend the FDIC consider other options to generate funds that would be of a more reasonable nature. Even if they would consider reducing the special assessment and spreading the cost of it over a longer period of time would be appreciated.

Thank you for your consideration.

Bill Dickey, President
First National Bank of Wayne
Wayne, Nebraska 68787