

From: A.J. King [mailto:AJKing@3riversbank.com]
Sent: Tuesday, March 03, 2009 5:19 PM
To: Comments
Subject: 20Cents

Dear FDIC,

My family has been in banking for over 60 years and now are in the third generation. We are the majority owners in two one hundred million plus banks. Each bank is solidly run with decent earnings and good asset quality. The 20 cent increase will only hurt our customers as we try to fight for every dollar to replace the lost earnings. In addition, what makes us furious is we did not do anything to contribute to this problem. Corporate Greedy CEOs are at fault. For what they get paid they should be geniuses, however, they created this mess and what an embarrassment to our country. Where was the FDIC and the OCC when this all occurred?

Community Banks should not be penalized for Wall Street's greed! It overdue to hold the big banks accountable and hit them with the higher assessment.

A.J. King

Executive Vice President