

From: Don Callaway [mailto:donfcallaway@yahoo.com]

Sent: Tuesday, March 10, 2009 3:42 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

I am a Director in the Bank of Vernon in Vernon, Alabama. I think it is not fair to penalize smaller community banks with large assessments to the FDIC for things that they did not participate in.

The increase in the monthly assessment as well as a one time charge makes it very difficult for banks to continue to stay profitable. Profitability is what will cure the financial industry.

Thanks for allowing me to offer my thoughts.

Sincerely,

Don Callaway

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