

March 10, 2009

Re: Assessments, RIN 3064-AD35

To Whom It May Concern:

This letter is to address the FDIC special assessment to recapitalize the Deposit Insurance Fund. We, as bankers, are proposing that the FDIC increase its line of credit at the Federal Reserve to \$500 billion. If the line of credit is utilized, it can be paid back over time with an increase in the regular FDIC assessment, much like making payments on a term loan.

We, as a community bank, are being unfairly penalized. We did not participate in the risky practices that led to the economic crisis, yet we are expected to pay the special assessment on top of the regular assessments that are more than double those of last year. This will only hurt the economic recovery process in cities and towns throughout America.

We urge the FDIC to explore all alternatives for funding the DIF in lieu of the special assessment.

Sincerely,

Tricia Fowler, Branch Manager  
Citizens National Bank  
Arlington, Kansas