

From: Sternenberg, B.C. [mailto:B.C.Sternenberg@ANB.com]

Sent: Thursday, March 26, 2009 10:50 AM

To: Comments

Cc: Newell, Chris

Subject: Assessments - Interim Rule - RIN 3064-AD35

To Whom It May Concern:

I am not sure where to start in sharing my opinions on what you guys are doing but here goes the short version. I am a banker at a HEALTHY bank in Amarillo, Texas. In reading the proposed assessment it is clear that your intentions are to pass the burden of the big failing banks onto the smaller fish in the pond. This proposed assessment will cost our bank around \$8 million dollars this year. That is \$8 million taken away from lending to healthy companies in our area which also slaps our local economy in the face. It just doesn't make sense in slowing economic times to push this burden down on the healthy intuitions that made wise fiduciary over the past few years. It would make complete sense to pass the burden onto the " To big to fail banks". Instead of the 10 basis points to small community banks let the " To big to fail banks" add the basis points to what you have already loaned them.

Please consider these comments before taking further action.

Sincerely,

BC Sternenberg
Vice President/ Branch Manager
Amarillo National Bank