

**From:** Earl Kranawetter [mailto:ekranawetter@fnbava.com]  
**Sent:** Thursday, March 26, 2009 12:12 PM  
**To:** Comments  
**Subject:** Special Assessment

I am the CEO of a small community bank in Southern Illinois.

Our bank is on very solid footing and did not participate in the risky loans and investments like many of the large institutions.

I am very upset that the regulators do not regulate the large "Too Big Too Fail" institutions with the same scrutiny they do small institutions like ours.

And now the FDIC wants us to bail out the big banks with a special assessment!!!

We have loans available for anyone that qualifies. With the special assessment, funds will become more limited and the number of loans we make will be less.

You need to explore other options, such as levying risk premium on large banks, or basing the assessment on assets less tangible capital, so large banks will pay their fair share.

Sincerely,

Earl R. Kranawetter  
President & CEO  
First National Bank of Ava, IL