

From: Ogle, Angel L [mailto:aogle@advantagebank.com]
Sent: Thursday, March 26, 2009 2:14 PM
To: Comments
Subject: FDIC Assessment

I am writing as a bank employee and with great concern of what the FDIC assessment could mean to our company. During the 2008 calendar year, we were almost purchased by another banking institution because of the tough economic times. Luckily, the deal terminated and our bank is trying to move forward to once again stand on its own. Our institution has a history and financial place in a community that is truly struggling from job loss. We are making every transaction and dollar earned to count. With this assessment, our company could look to pay almost \$900,000 this year and over \$2 million next year. For a community bank, trying to make it through this economic down turn, I believe that the government is looking for too much. If we are trying to boost the economy and strengthen banks, then taking millions of dollars isn't the answer. Please consider reducing this assessment amount so that small banks (like ours) can survive and prosper on to the next year.

Thank you for your consideration in this matter.

Angel L. Ogle

Human Resource Administrator
Advantage Bank
Phone: 740-435-1387
Fax: 740-439-4701