

From: Ted Williams [mailto:ted.williams@tristarbank.com]
Sent: Tuesday, March 10, 2009 10:57 AM
To: Comments
Subject: Assessments, RIN 3064-AD35

My name is Ted Williams and I am president of a \$135M bank in Middle Tennessee. Please consider alternatives to the 20bps one-time assessment you are considering. Please do not increase the burden of big Wall Street banks on the back of community banks any more than absolutely necessary. Community banks have been the backbone of stability for our country in these very challenging times. Government officials should take note - that having large financial institutions only - is dangerous to our free market system of banking. Every dollar of capital removed by the assessment is ten dollars I cannot lend to our clients or potential clients. This works directly counter to what will help our economy recover. I know that banks must pay for the FDIC insurance, but spreading out the pain of these problems over time will help us continue being a source of strength in our communities. Most of us do not have TARP money to pay these assessments. Please seek a longer term approach to recapitalizing the fund.

Sincerely,

Ted H. Williams
President and CEO
TriStar Bank
Dickson, Tennessee