

From: d_mdavis@fsbdix.com [mailto:d_mdavis@fsbdix.com]
Sent: Tuesday, March 10, 2009 8:50 AM
To: Comments
Subject:

Chairman Shila Bair
FDIC

Dear Madam Chariman:

I wish to express our banks concerns of the proposed special assessment of .20. In a time in which we are being asked to maintain and even increase our capital position, the FDIC is going to (on the other hand) decrease our earnings to re-fund the reserve for wrong decisions and actions of other banks. This again is another example of redistribution. Our customers will be affected by the proposed increase because we will have to pass the costs on to them, as always.

Please reconsider the proposed increase.

Sincerely,

David M Davis
President
First State Bank of Dix
Dix, Illinois