

**From:** Tina Eck [mailto:teck@fnblasanimas.com]  
**Sent:** Monday, March 09, 2009 3:25 PM  
**To:** adam\_jones@markudall.senate.gov  
**Cc:** Elhassani@nemmet.senate.gov; Comments  
**Subject:** FDIC SPECIAL ASSESSMENT

Community Banks are being unfairly penalized. We estimate that this will cost our bank over \$500,000 in premiums during 2009. This is an outrage. Why should community banks have to pay the cost for the problems brought on by risky practices of bigger banks. The community banking industry is the bright spot in this current economic storm. I don't think that the FDIC has thoroughly looked at the alternatives to making the community banks pay. Let's find a fairer system.

With these kind of premiums we will have no choice but to cut back on contributions to our local economies not to mention how it will retard our lending focuses.

Operationally, we may have to downsize which is just the opposite of what we need to be doing to boost the economy.

In the Senate, we are asking for your support in permanently raising the FDIC's line of credit from Treasury to \$100 billion and temporarily increase the borrowing authority to \$500 billion until December 31, 2010.

Please consider these comments when making your decisions relevant to the FDIC premiums and the community banking industry.

Respectfully,

Tina Eck  
Chief Financial Officer  
First National Bank  
PO Box 270  
Las Animas, CO 81054  
phone: 719-456-1512  
fax: 719-456-2100