

From: Craig Plaster [mailto:cplaster@bankbcm.com]

Sent: Monday, March 02, 2009 10:40 AM

To: Comments

Cc: Rob Cater

Subject: Special Assessment

To whom it may concern:

A special assessment of 20 basis points on our bank of approximately \$65 million in deposits would equate to \$130,000. This is outrageous!!! Our bank has virtually no loan losses over the past ten years. We have never made subprime loans or purchased pools of mortgage securities. We have never sold loans to Fannie or Freddie or own any of their stock. We have almost tripled our capital in the past 10 years through retained earnings and have consistently operated above our peer group. We have made contributions in our community in the past five years of nearly \$500,000. We already pay 1/3 of our earnings to the state and federal government in the form of income taxes. Our bank has already faced the fact that FDIC premiums are triple what they were two years ago...and now this!!! This is the most egregious crime a government agency can commit against our financial institution. Why are we subject to this punishment when we have not done anything but operate our bank in a safe, sound, and community minded manner??? Please respond!!!

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