

From: Shep Marsh
Sent: Wednesday, March 04, 2009 3:50 PM
To: Comments
Subject: Special FDIC Assessment

I cannot debate the need for the increased premium and special assessment to replenish the fund, though the imprudent decisions by a few megabanks don't sit well on Main Street America. I would respectfully ask that consideration be given to allowing payment of the assessment over a reasonable period that would avoid total destruction of our income statement for 2009. Thanks you, Shep Marsh

Shep Marsh
President & CEO
FNB & TRUST
P O Box 27
Atmore, AL 36504