

---

**From:** Mitch Spillers [mailto:mspill@bayou.com]

**Sent:** Monday, March 09, 2009 2:31 PM

**To:** Comments

**Subject:** Special assessment comment

To whom it may concern:

As the President of a very small, very well run community bank, I cannot express my disappointment enough to hear about the special assessment directed to our institution. We take pride in knowing that for over 100 years we have provided our rural community in Louisiana with all their banking needs.

My fear is that the special assessments and increases in normal assessments will now spiral out of control. Banks like ours simply cannot continue to operate with such a burden. Well run institutions with excellent ratings should not have the added expense of paying for the poor management of others.

Please reconsider this special assessment. If this economy is to prosper, it will be in part because of the very nature of community banks.

Thank you for your consideration and I look forward to hearing a reply.

Sincerely,

Mitch Spillers  
President  
Peoples Bank of Chatham, Louisiana