



P.O. Box 70 • Lander, WY 82520

March 6, 2009

CERTIFIED MAIL

RE: Deposit Insurance Fund Premium

Attn: Sheila Bair/FDIC Chairman

Dear Ms Bair,

I am writing this letter in response to the recent increase in the Deposit Insurance Fund Premiums being assessed on member banks per the announcement of February 27, 2009.

I am outraged that Central Bank & Trust has to pay for the sins of others. Central Bank & Trust is a conservative bank. Our deposits are raised and our loans are made in our local market as defined in the Community Reinvestment Act. Central Bank & Trust did not contribute to the greed and excess that is taking place on Wall Street and crippling our nation's financial security.

This Bank has had its charter since 1890, the same year Wyoming became a state. Central Bank & Trust has been a member of the FDIC insurance since its inception. Our charge number is 529.

This twenty basis point charge is unfair to the banks that did not contribute to this mess. It is an outrage that you would even consider charging Central Bank & Trust this fee. When you allowed GMAC, Goldman Sacks, Morgan Stanley, Merrill Lynch and others to become banks you did not charge any entry fee. GMAC has been making auto loans to individuals who do not qualify for financing. Citi Bank is receiving their third bail out. They have a proposal of \$500.00 per month mortgage payments with no interest for three months.

How does a small independent bank like Central Bank & Trust compete with the Federal Government? You need to change your slogan for banks that are "Too Big to Fail", to "No Bank Left Behind". These large banks that are "Too Big to Fail" need to pay the appropriate insurance premiums for the risk that they provide to the entire system. You are telling us that we have to take on a disproportionate share of the premium to rebuild the deposit insurance fund that has been raided by these large banks. The structure of the assessment base needs to be changed and you need to be permitted to levy a systemic risk premium on the "Too Big to Fail" Institutions. You need to push Congress to allow this to happen.

Central Bank & Trust is well capitalized, well managed and continues to serve our customers and our communities. We will be one of the engines that will pull this nation out of these troubled economic times. I hear every day on the streets about bail outs for banks. Central Bank & Trust has not received a bail out and will not receive a bail out, but has to compete with the banks that are getting the bail outs. Central Bank & Trust will have to compete with the unfair competitive practices being installed by the Federal Government having Bureaucrats sit on the Board of these large banks. These large banks that are "Too Big to Fail" need to pay their own way.

Sincerely,

A handwritten signature in cursive script, appearing to read "Carl L. Huhanke".

Carl L. Huhanke
President