

From: Randy Shirley [mailto:rshirley@fnbmh.com]
Sent: Monday, March 02, 2009 11:53 AM
To: Comments
Subject: RE: FDIC special assessment

Ladies and gentlemen,

I'll be brief and to the point. This action will signal the death knell for many community banks in our nation, be it a quick one or a slow, agonizing one. The one shining example of things done right in the financial industry, the restraint and wise choices made by community banks, will all be for naught. While the regulators slept, the unwise and unscrupulous took full advantage of the situation. An indictment of the innocent, while the criminal goes free. One more nail in the coffin for capitalism and free enterprise. Those whose responsibility it was to monitor and protect the banking industry have failed mightily, and now want to finish off the mess that happened under their watch. What a great deal, huh? Onward to socialism we go!!!!

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