



# The First National Bank

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March 9, 2009

To Whom It May Concern,

We are in support of Senate Banking Chairman Dodd's legislation that would permanently raise the FDIC's line of credit at the treasury to \$100 billion and temporarily to \$500 billion. Our bank is a \$230million bank serving rural Colorado. A special assessment of 20 basis points will cripple our ability to make loans in these times of crisis. If that goes through, our little bank would be assessed over \$600,000 in 2009. This will further weaken those banks that are only slightly profitable or even unprofitable. It will restrict funds that are given for local economic development and charitable causes. Please make every effort to find alternative methods to strengthen the FDIC fund while allowing the banks to replenish it via premiums over a longer period of time. A change in accounting rules is needed to allow this and to review mark to market accounting which is adding to the problems we are facing. The assessments need to be assessed on total assets minus capital.

Our bank did not apply for TARP funds but those that did have access to additional funds to help them pay any additional assessments.

We ask the FDIC to look at all alternatives for funding the FDIC fund instead of a special assessment. Thank you.

Dale L Leighty  
Chairman/CEO  
First National Bank of Las Animas Colorado.