



Amarillo National Bank

CLIFF BICKERSTAFF, CTFA
Executive Vice President
(806) 378-8331
cliff.bickerstaff@anb.com

March 6, 2009

Ms. Sheila Bair
Chairman, FDIC
VIA email comments@fdic.gov and info@icba.org

Dear Chairman:

Please consider these comments below regarding the special assessment to FDIC member banks. This seems so unfair at these times when the community banks are still making loans and serving our community, watching our tax dollars go to prop up our competitors directly across the street (one is incidentally remodeling right now-Bank of America).

It seems over the past 5-10 years that bank examiners have been worried a lot more about consumer compliance than safety and soundness; exacerbating the current situation. During the good times when we would attempt to build up our loan loss reserve "for a rainy day" the Federal authorities would discourage it. Now, the wheels are in motion to punish "good" banks while this country undertakes a major redistribution of wealth. Your proposed assessment would take another \$8 million out of this relatively small community, a serious blow to our area.

We look forward to hearing your response, as we will continue to serve our community with low cost, quality financial services.

Sincerely,

Cliff Bickerstaff
Executive Vice President
Amarillo National Bank