

From: Hardie Kimbrough [mailto:hkimbrough@gilmorelawoffice.com]  
Sent: Monday, March 09, 2009 11:24 AM  
To: Comments  
Cc: tphillips@firstusbank.com  
Subject: Assessments, RIN 3064-AD35

Dear Madam Chairperson:

It is refreshing to note that someone in authority at the FDIC is cognizant of the severe economic impact a proposed special premium, or "special assessment," by the FDIC, would have on small community banks. Not only are community banks attempting to continue to serve the economies in small, rural areas, it is noteworthy that our community banks were not the culprits in causing the current national and global economic crisis. As a director of a small community bank, First United Security Bank, Thomasville, Alabama 36784, I am acutely aware of the needs and current economic hardships with which our customers are confronted, and our bank needs every resource possible to continue to assist local individuals and businesses to survive during this prevailing recession. We do appreciate your assistance and concern, and only hope that there can be further re-evaluations of "cause and effect" to hopefully result in an even lower assessment than the one proposed of around 10 basis points.

Respectfully,  
Hardie B. Kimbrough  
925 Foster Ave.  
Thomasville, AL 36784

Chairman, Board of Directors  
First United Security Bank  
P. O. Box 249  
Thomasville, AL 36784