
From: Randy Jon Maltby [mailto:maltbyr@cnbismybank.com]
Sent: Thursday, March 05, 2009 3:06 PM
To: Comments
Subject: Assessments - Interim Rule - RIN 3064-AD35

Ladies and Gentlemen of the FDIC

I thought you'd like to know what Citibank is doing with the bailout it has just received from taxpayers. I just picked up my mail and have received an envelope full of checks from Citibank stating that I can use them to retire debt or go shopping. Shouldn't Citibank worry about shoring up its own finances before it "shores" up mine? This type of lending is what got us into this mess. Will we ever learn?....

I personally don't think it is a wise move on Citi's part.

Randy Maltby, Technology Officer
Citizens National Bank

From: Randy Jon Maltby
Sent: Wednesday, March 04, 2009 1:30 PM
To: 'comments@fdic.gov'
Cc: Susan Eno
Subject: Assessments - Interim Rule - RIN 3064-AD35

It is my sincere hope that this entire comment will be read:

Ladies and Gentlemen,

I am an IT manager at Citizens National Bank in Cheboygan, Michigan. CNB (www.cnbismybank.com) is a 78 year-old National bank who has had a long history of promoting growth and helping its citizens succeed in beautiful Northern Michigan. In fact, we have received top honors for our efforts regarding the Community Reinvestment Act and we work hard for our community in many ways. CNB offers personal service with a smile staffed by long-time residents of this area. I'm proud to say that I've been born and raised here.

Cheboygan is not an affluent area but we do okay. We're workers who, for the most part, live within our means. If you were to examine CNB's financial history, you would see that, for years, CNB has been a well run bank that operates within its means.

CNB is now in "survival" mode because of the greed, irresponsibility, and excess of big institutions and Wall Street firms. In short, these agencies are threatening the very roots that have made this country what it is. There exists in this country a pervasive need to have it all NOW... look at our country as a result. CNB has had 78 years of slow, deliberate and conservative growth. We have funds to lend and have never stopped lending.

The "air" is rapidly leaving the markets and the country is reeling in shock. The government is rapidly searching for ways to plug the leak and get lending and our economy back on track. CNB is now reeling in shock because of burdens being placed on it to help those who have been irresponsible.

My analysis is very basic... Why should CNB's future be so threatened when it did nothing irresponsible? Why should CNB be asked to fix what it had no part in breaking? Why should CNB support the continuing corporate excess of office remodels, corporate jets, company spa

trips and large and very golden parachutes? I would like to see companies answer for their excess. I would like consumers to sell the houses that they can no longer pay for.

I don't believe our country will learn from an excessive bail out. We are destined to repeat this mistake if the ones who created this mess are allowed to experience a soft landing. If I invest in stocks, I accept the risk of doing so.

The burden on my employer, Citizens National Bank of Cheboygan, Michigan is significant. Please don't add to it by accessing yet another fee to help clean up the mess that others made. Please realize that doing so only serves to weaken the roots of this country.

Sincerely,

Randy J. Maltby, Technology Officer
Citizens National Bank