
From: Lonia Beauchamp [mailto:lbeauchamp@first-bank.com]

Sent: Thursday, March 05, 2009 9:45 AM

To: Comments

Subject: FDIC Special Assessment

This is in response to the FDIC Special Assessment our bank and other banks are being asked to pay. I believe it is unfair to ask the community banks that did not engage in the irresponsible practices of Wall Street banks that have contributed to the current economic downturn and should not be penalized by the onerous FDIC Special Assessment. Furthermore, this Assessment will have a negative impact on our bank and many other banks operating budgets, perhaps worsening an already bad situation.

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