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**From:** Montiel McLemore [mailto:mmclemore@copiahbank.com]

**Sent:** Friday, March 06, 2009 12:57 PM

**To:** Comments

**Cc:** 'copy to'

To Whom It May Concern

I am an officer at a community bank in Hazlehurst, Ms. I was greatly disturbed about the news that the FDIC's was going to impose a 20-cent special assessment on community banks. Most community banks have been successful in the past managing their growth and ratios. With this new special assessment our profits will be significantly impaired by a burden placed on us as a result of other institutions with less integrity and self control.

We as community banks are appalled that we are being punished for doing right and being successful while the larger banks did not show the same integrity. It is very disturbing to me that our country has gotten to this point. If you do wrong don't worry your government officials will fix it for you. If you are a law abiding citizen then you must pay for their mistakes. What did community banks do to deserve this? We play by the rules and now we must pay to bail out those firms that did not. We are frustrated that our government continues to punish us. To add insult to injury, the new burden falls disproportionately hard on community banks.

I strongly urge the FDIC's Chairman, Sheila Blair, and its Board of Directors to reconsider the imposition of this special assessment and themselves do what is right and fair for community banks.