
From: Mary Covington [mailto:mcovington@FNBGA.com]

Sent: Wednesday, March 04, 2009 12:23 PM

To: Comments

Subject: FDIC Assessment

Thank you for your time and for this opportunity. I work in a 100 year old community bank in Georgia. We are experiencing very tight capital and this kind of assessment would really be difficult for our bank. Please consider the plight of the community banks in this overall plan. It seems that this is all directed at causing the community banking network in this country to disappear. That would be most unfortunate for all of us. Community banks are the banks that continue to lend to the individuals and the small business owners. We deal with customers that the big banks would not consider. Please reconsider this and try to find another way to replenish the FDIC Insurance Plan. The big banks are important, but there is a place that is very beneficial for the community banks in this country. Please reconsider this assessment.

Thanks you.

Mary M. Covington

Executive VP

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