
From: Dwight L. Rutland [mailto:drutland@fcbnet.com]
Sent: Wednesday, March 04, 2009 12:41 PM
To: Comments
Subject: Special Assessment on FDIC Banks

Gentlemen

This is completely against the necessary approach to shore up the financial institutions in this country. You are rewarding those that reached out to Wall Street for earnings and inturn, ruined their banks. Now, you have burdened the very backbone of this country (community banks) with a special assessment to re-build the FDIC fund.

We have a small bank of approximately \$52,000,000 in assets and loan to deposit ratio or 54%. WE strive to make every good loan daily to our customers who have the ability to repay and meet our loan policy requirements. WE have not paid outrageous bonuses to our staff, taken expensive trips at the banks expense, etc. WE listened to our regulators and took their advice seriously. Where were the regulators on Wall Street, etc. WE have many dollars to loan but our regular daily customers watch too much TV and hear all the bad from Washington and Wall Street.

Community banks can play a viable role in correcting the mistakes of a few if allowed to operate without governmental control by assessment of fees. What other industry is required to pay for the sins of others? None, I dare say.

Dwight L. Rutland
President/CEO
Forrest City Bank
Forrest City, AR