

From: Brice Fletcher [mailto:BFletcher@fnbea.com]
Sent: Monday, March 02, 2009 12:41 PM
To: Comments
Subject: FDIC Proposed Emergency Special Assessment

Dear Ms. Bair:

The purpose of this letter is to strongly oppose the special assessment the FDIC is proposing of 20 basis points per \$100 of insured deposits. The injustice of this proposal is where the vast majority of community banks around this country have been managed using sound banking decisions and have maintained strong capital and good earnings. To now be burdened with such a huge assessment to pay for poor decisions by others with pressure on earnings and increasing regulatory burden is puzzling to me. The backbone of the banking system for years has been community banks that serve their local markets. This decision will only increase the number of small banks that say enough is enough and sell out.

Please reconsider this decision.

Sincerely,
Brice Fletcher

Brice Fletcher, Chairman
First National Bank of Eastern Arkansas
P.O. Box 2019
Forrest City, AR 72336
www.fnbea.com