

From: Kara Huitt
Sent: Wednesday, March 04, 2009 12:12 PM
To: Comments
Subject: Assessment Plan

To Whom It May Concern:

As the Chief Operating Officer of a small community bank located in rural America, I would like to address the concerns that I have about the recent announcement on FDIC special assessments.

Community banks have traditionally operated in a conservative and prudent manner so as to take the best interest of our communities at hand. They truly have been an integral part of the financial stability of our country. No time has this been more apparent than the past year. It appears to me that the massive size of the special FDIC premium assessment will only serve to push the sins of some of our country's banks along to many community banks. Though managed conservatively, community banks do not have the ability to absorb the massive size of these proposed premium assessments, thereby further exemplifying their struggles to remain strong in these trying times. The income results of community banks may weaken further from the struggling economy, putting further strain on capital levels, and risking additional bank closures, and lowering public confidence in our nation's community banks. Where would this vicious cycle end?

I would ask for your consideration in weighing alternative options in maintaining the nation's FDIC fund worthiness.

Sincerely,

Kara Huitt

Progressive Ozark Bank, fsb