

March 4, 2009

Ms. Sheila Bair
Chairman, FDIC
VIA email comments@fdic.gov and info@icba.org

Dear Chairman:

I am writing this letter to comment on the special assessment that your agency handed down to the FDIC member banks. Of course, this seems so unfair at these times when the community banks are still making loans and serving our community while watching our tax dollars go to prop up our competitors directly across the street, who incidentally is remodeling right now (Bank of America). At least I hope you will consider letting us pay half the assessments the 4th quarter of 2009 and the other half the first quarter of 2010.

It seems the past five years examiners have been worried a lot more about compliance than safety & soundness; as a result you can see what has happened. During the good times when we would attempt to build up our loan loss reserve "for a rainy day" the Federal authorities would not allow this.

I look forward to hearing your response, as we will continue to serve our community with low cost, quality financial service delivered with the best customer service we can offer.

Sincerely,

Bill Ware
Executive Vice President
Amarillo National Bank