
From: sonnyfhr@aol.com [mailto:sonnyfhr@aol.com]
Sent: Monday, March 30, 2009 2:54 PM
To: Comments
Cc: SamFarr@aol.com
Subject: SPECIAL ASSESSMENT ON COMMUNITY BANKS

My name is Francis Rianda and I am a director of 1st Capital Bank in Monterey County. We are approaching our 2nd year on April 16, 2009, have no bad (delinquent, troubled) loans and have opened our 3rd branch this year. Why should a new community bank such as ours be required to bail out what the LARGE BANKS have created along with CONGRESS. As a suggestion, shouldn't the stimulus monies be the right approach to this problem? We as a new bank and are doing our best to do everything right and are going to be penalized by those who did not? I am on the DLC and know the quality of our loans. There have been many deposits transferred to us because of our stability and the increase to \$250,000. FDIC guarantee. Please show us "Community Banks" the respect we have worked so hard to attain.

Sincerely, Francis Rianda, Director, 1st Capital Bank, 5 Harris CT., Building N, Suite 3, Monterey, Calif 93940