

March 5, 2009

From: Carl W Berg, Director, American Marine Bank 98486 /1251

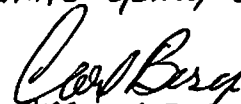
To: Robert E Feldman, Exec Secretary, FDIC

Re: Comment, Rin # 3004-AD 35

Back in 1948, I assisted in organizing and opening this bank with \$25,000 in Capital, \$5000 Undivided Profits and \$5000 Surplus provided by about 35 stockholders. In those early years, we looked forward to visits by the FDIC whose examiners were considered friends, as they helped guide us to success via good banking procedure. Today, there seems to be a different philosophy as FDIC makes staggering, if not impossible demands on community banks like ours.

As FDIC recognizes the necessity of needing more time to rebuild the deposit insurance fund (now seven years?) we need more time to work out problem loans. We also need to pay dividends to our stockholders, who are unhappily contributing their earnings to the Allowance for loan losses. Should dividends be restored, those funds will be injected into the economy at once, and confidence in the bank will again encourage people to buy stock.

Please, properly spread that 20 basis point assessment and help us get our banks going again.


CARL W BERG
DIRECTOR

P.S. It would really be nice if we could again afford to provide cookies to our senior citizens on Social Security check day!