



American *Exchange Bank*

Assessments, RIN 3064-AD35

ROBERT E. FELDMAN

Executive Secretary

Attention: Comments, Federal Deposit Insurance Corporation

550 17th Street N.W.

Washington D.C. 20429

We are a small community bank in a town of 6,000 with assets of about 68 million. All of our officers make a modest salary. The **SPECIAL ASSESSMENT** will be approximately \$130,000.00 in 2009 for our bank. Our profit each year is less than 1 million. We contribute each year to our library, girl scouts, local schools, premiums for school animal programs, scholarships for approximately 12 high school seniors, help fund organizations through purchase of fund raising dinner tickets, and help fund town celebrations. Obviously, the impact of a special assessment will affect our earnings and ability to help our community. We have always had strict guidelines on our real estate loans. We have no problem real estate loans. This assessment will only further exacerbate the current economic downturn with possible closures of small banks that our communities depend on. The banks that caused these problems should pay a bigger share. Perhaps if the assessment base was broadened to total assets (minus tangible capital) the large banks would shoulder more of their fair share of the special assessment. **WHAT WERE THE REGULATORS OF THESE PROBLEM ORGANIZATIONS REGULATING??**

Sincerely,

Terri Thompson

Bank Officer

AMERICAN EXCHANGE BANK

HENRYETTA, OKLAHOMA