



**COMMUNITY NATIONAL
BANK & TRUST OF TEXAS**

"My Community. My Bank."

P. O. Box 624 • Corsicana, TX 75151 • (903) 654-4500

March 10, 2009

Robert E. Feldman, Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street, N.W.
Washington, D.C. 20429

Re: Assessments, RIN 3064-AD35

Mr. Feldman:

I am deeply concerned with the proposal to institute a special assessment on FDIC member banks.

I feel community banks are being unfairly penalized. Community banks did not participate in the risky practices that led to the economic crisis, yet they are being penalized by having to pay this onerous special assessment on top of regular assessments that are more than double those of last year.

The vast majority of community banks are well-capitalized, common-sense lenders that have been and want to continue to help in the economic recovery process in cities and towns throughout America. This special assessment will only hinder their ability to do so.

I am hopeful the FDIC will exhaust all alternative funding sources before levying such a potentially devastating burden on responsible banks like ours.

Sincerely,

Brent Magness
Director