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**From:** Mike Brond [mailto:mikeb@fnbliberal.com]  
**Sent:** Wednesday, March 04, 2009 3:00 PM  
**To:** Comments  
**Subject:** FDIC Deposit Insurance special assessment

Chairman Bair – I would like to express me concern about the one time special assessment deposit premium on all insured banks. I work in a Community Bank as a Commercial Loan Officer for the past 10 years. Our Bank, as with a lot of other Community Banks, has made a practice of operating in a safe and sound manor. Our lending practices are conservative and as a result our Bank is financially safe and sound. Our Bank isn't the only Community Bank that adopts such practices.

I do not understand why when the Community Bank are “following all rules” and doing their best to support our local economies and are operating under safe and prudent practices that we should be penalized for the mistakes that have been allowed to be made in the “too big to fail” banks. Community banks should not have to pay for the sins of the Wall Street banks, which made millions and billions of dollars on the practices that were again allowed to happen...particularly with the mortgage and securitized mortgage industry.

I can not speak for other Community Banks, but I can state that this special assessment would only end up penalizing our Bank and our local citizens and small business in our small rural community.

Please re-consider the special assessment deposit premiums. Thank you for your time!

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