

---

**From:** Jan Parcell [mailto:jan@bankkcsb.com]  
**Sent:** Thursday, March 05, 2009 3:21 PM  
**To:** Comments  
**Subject:** Special Assessment for banks

I just wanted to express my opinion on this proposed special assessment and ask you to come to another solution that would not drastically impact our bank's earnings. We are a small community bank and we work very hard to make sure the loans we initiate are good for the bank and the customer. Our housing and commercial accounts are also struggling but we work daily with these accounts to improve our risk and keep our small communities alive and thriving.

In my knowledge we do not give extravagant salaries or bonuses to officers or employees. I just question why banks that do their best and work hard to keep accounts compliant need to suffer for institutions that have made some bad decisions. I am not saying our bank is perfect, but I feel we work together as a staff to work out any problems loans the bank has and we have some great internal leadership.

Also, as a small local bank the communities we serve depend on us for support. With this proposed assessment we would have to drastically decrease the support we give to local organizations and events. This in turn would have a very negative impact on our communities. Our ability to exist depends on our customers and we love our small town communities. Please don't take this pride away from Keokuk County State Bank and the communities we love.

Thank you for your attention to this request. We could not exist without you but this added assessment would drastically impact our bank and most of all our community.

*Jan*

**Jan Parcell**  
**Assistant Vice-President**  
**Keokuk County State Bank**  
**201 South Jefferson - PO Box 207**  
**Sigourney, IA 52591**  
**Phone: 641-224-3262**  
**Fax: 641-224-3292**

CONFIDENTIALITY NOTICE: This e-mail message (and attachments) may contain information that is confidential to Keokuk County State Bank. If you are not the intended recipient you cannot use, distribute or copy the message or attachments. It is strictly prohibited and may result in legal liability on your part. If you have received the transmission in error, please immediately notify the sender by return e-mail and erase all copies of the message and attachments.