

From: Marty Thomson [mailto:mthomson@first-federal.com]
Sent: Tuesday, March 03, 2009 8:22 PM
To: Comments
Subject:

Dear FDIC,

I cannot believe that you are imposing yet another regulatory stranglehold on our community bank. The Special FDIC Assessment of 20bp will cost our small bank an additional \$334,000 on top of the FDIC payment due annually. Our small bank is not the country's problem in this huge mess that has been caused by the mega banks that are getting all the government bailout money.

We can be the answer if you would quit killing our progress. We are making a conscious effort to continue to lend to individuals and businesses in our market area -- a market area that the big banks have all but pulled out of and have quit lending. We are already being pressured by our regulator to improve earnings in a time when it is very difficult and now you are going to make sure that we cannot be successful.

It is my understanding that there are other options for fixing the FDIC dilemma, I only hope that you will take another look at those options before you decide to kill off the remaining small banks that are still serving a need in rural communities all across the country and are already battling to improve their bottom line so that they might survive and keep all the stakeholders happy.

This is an email sent in exasperation -- Thank You for reading it and I hope you will reconsider the Special Assessment.

Martin A. Thomson
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