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To: Comments

Subject: Assessments, RIN 3064-AD35

This assessment could not come at a worse time for the banking industry. Banks not only are not making any money due to loan losses and the lack of a margin, now they must use Tarp funds to pay their FDIC special assessment instead of using the money for new credits.

As the saying goes "timing is everything". Looks as if a long term loan with the treasury would have taken care of the problem and could have been paid back by the members over a ten year period. In addition, has any one thought about the added bank failures because of this fee.

Mark Hackney