
From: DAVID L MORROW [mailto:DMORROW@haveanicebank.com]

Sent: Monday, March 09, 2009 9:30 AM

To: Comments

Subject: FDIC assessment

As a community banker, we have experienced a dramatic change in our business plan and financial plan as a result of all the issues from increasing non-performing assets, increased LLR, margin issues resulting from lack of liquidity in the market, maintaining and increasing capital reserves to name a few. As you know, community banks were not the cause of the problem and could very well be the solution to the problem. However, the proposed assessment would dramatically damage our flight to improved capital, liquidity, etc. and really challenge our ability to be successful in this environment David Morrow , CEO, Crescent Bank Myrtle Beach, SC