

From: Mason Vaughan [mailto:mvaughan@fnbeldorado.com]

Sent: Wednesday, March 04, 2009 11:30 AM

To: Comments

Subject:

First National Bank of Eldorado, a \$55MM community bank, continues to be a conservative financial institution, as it has over the last 102 years. Community banks are not the root of the financial crisis. Yet we are called upon to make this special 20 basis point assessment to help bail out those 'mega-banks' who caused this meltdown. We are faced in 2009 with a squeeze in net interest margins due to the low rates in the bond market. This 'special assessment' will account for approximately a fifth of our net income from 2008. Hopefully a new solution will be reached that will help these 'mega-banks' account for their actions. It doesn't seem fair that we have 'followed the rules' over the last 102 years and we are now being held accountable for those that took advantage of the system.

With Respect,

Mason Vaughan, Senior Vice President

First National Bank of Eldorado