



# First National Bank

March 17, 2009

Robert E. Feldman  
Executive Secretary  
Attention: Comments  
Federal Deposit Insurance Corporation  
550 17<sup>th</sup> Street, N.W.  
Washington, D.C. 20429

RE: Emergency special assessment proposed for June 30, 2009

Dear Mr. Feldman:

You don't know me, but I am the President of a 119 year old National Bank in a community with a population of 5,100. I want you to know that I strongly oppose any supplemental assessment on Community Banks such as ours, and here's my reason why.

We are the only bank headquartered in our county, and we provide the primary financial support to our community. This support is extended from employment to every community event, charity, and project that you can conceive of.

We are already facing some very real challenges of our own, and the imposition of this additional assessment will only serve to magnify them. We usually make about \$800,000 per year and an assessment of 20 basis points on deposits would be about \$250,000, or one third of our normal net income. An assessment such as this would negatively impact our ability to maintain our community participation, and could possibly lead to some cutbacks and layoffs.

As you know, local community Banks such as ours did not participate or profit from the irrational decisions that have caused our present economic calamity, and we should not be asked to pay for it.

Sincerely,

Bill Landiss  
President and  
Chief Executive Officer

BL/jm