

From: John Castle [mailto:jcastle@smb-t.com]
Sent: Monday, March 02, 2009 3:32 PM
To: Comments
Subject:

To whom it may concern,

I cannot express how disappointed I was to learn that the FDIC was going to institute a special assessment on all banks to shore up the insurance fund. Our premium this year has already increased from about \$60,000 to over \$200,000. All this during a time when our margin is shrinking as a result of the rate environment, and we have more credit loss to fund for as a result of the weakened economy. Please work hard to explore alternatives to shore up the fund and not put this burden on community banks. We are already doing more than our part to assist the government during this unparallel time.

Sincerely,

John H. Castle

John H. Castle
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