
From: EARL WORLEY [mailto:eworley@ksbankinc.com]
Sent: Friday, March 06, 2009 9:42 AM
To: Comments
Subject: Assessments, RIN 3064-AD35

To Whom It May Concern:

The proposed FDIC special assessment of 20 bpts on deposits would be very hurtful to our institution at this time. Like many community banks, our profit margins are being squeezed by the low interest rate environment and the need for additional reserves at this time. It would be our desire to see a much more amiable approach over a longer period of time, if the assessment is even is needed at all.

Sincerely,

Earl W. Worley, Jr.

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