

March 6, 2009

Ms. Sheila C. Bair, Chairman
Federal Deposit Insurance Corporation
550 17th St. NW
MB 6028
Washington, D.C. 20429

Dear Ms. Bair:

In the 30 plus years that I have been employed at Amarillo National Bank, I have experienced the up and down effects of economic conditions that impact community banks. Our bank has stayed the course and continued to serve our customers, which have contributed to our growth. In our area, we are challenged with drought conditions, low commodity and cattle prices, as well as the weakness in the oil market. We have weathered similar conditions in the past, and can do so again if we are allowed to continue our ethical business practices, but we may not be able to if we have to provide funds for the bailouts.

We know that there has to be a resolution to address the current situation, but it is unfair to community banks, that had nothing to do with the mess created by Wall Street and greedy financial institutions that got too big for their britches, to have to pay a doubling of fees. Perhaps it is time to also apply the Community Reinvestment Act to other financial institutions to level the playing field.

As a bank that supports our assessment areas and surrounding rural communities with all of our services, this will mean less lending for already stressed businesses and individuals. A leader in charitable endeavors and economic development projects, this will negatively impact our communities if we have less money to fund worthwhile projects. This will just expedite worsening conditions that will have a disparate effect on people who need the most help. The doubling of FDIC fees reduces our ability to help the economy strong. Surely there is another way of arriving at a solution without making community banks carry the load for the errant ways of others.

Sincerely,

Lilia Escajeda
Vice President/CRA Officer
Amarillo National Bank
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