

**March 4, 2009**

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

**Dear Ms. Bair:**

**Amarillo National Bank is a \$2 billion plus asset bank located in Amarillo where we enjoy about 52% of the local market share. We have been in business for over 100 years under the same family ownership, and we employ 615 people as officers and employees. We strongly object to the decision to more than double the insurance payment from banks, particularly community banks, who have not been a factor in the recent financial mess that was created in Washington and Wall Street. During the years of good times, we have asked to place more funds in our reserve for losses on loans and have been rebuffed in this request, with the instructions that we need to work more on CRA, EEOC and other government hindrances to a normal community bank's operation.**

**We recognize the difficulty of the financial situation and its solution at this time; however, we certainly do not feel that more than doubling fees to be paid would help the situation. Surely this could be spread over a period of time, and the funds could be replenished rather than doing it all in one foul swoop.**

**It is a real question in our minds as to the FDIC's inaction regarding Indy Mac and WaMu's situation as they arose. It was apparent that both of these institutions were in severe trouble long before your department took action. It was another case back in the 80's with overly high interest, too rapid of a growth and in general just trying to be too big too soon.**

**I assure you we will appreciate your consideration to remedy the situation with a satisfactory and practical solution for the community banks who were not causes to your present problem.**

**Very truly yours,**

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