
From: Keith Clark [mailto:KClark@cnb-brownwood.com]
Sent: Wednesday, March 04, 2009 3:34 PM
To: Comments
Cc: Darwin Boscamp
Subject: Assessments, RIN 3064-AD35

Dear FDIC:

Please consider a small independent community bank. We have almost 12% capital built through retained earnings. Our losses are minimal. In short we are a conservative well managed bank. It appears that our FDIC assessment will go up almost \$500,000 with another \$160,000 possible. We have not participated in the unsafe practices of the mega banks that are assumed to be *too big to fail*. Nor have we paid out the large salaries and bonuses. Please analyze the make up of a community bank and see how we did not cause this situation.

I suggest that when a mega bank is in a failing condition the bank be propped up and sold a piece at a time to healthy operations. Why let these organizations get so large that they put the whole economy at risk. Community banks are the "Good Guys" in this crisis.

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