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**From:** Rae-Pat Dean [mailto:deanr@cNBCrockett.com]  
**Sent:** Wednesday, March 04, 2009 3:42 PM  
**To:** Comments  
**Cc:** sscurlock@ibat.org  
**Subject:** Assessments RIN 3064-AD35

Gentlemen,

Again, the small community banks that have been there for their customers will now have to bail out FDIC because the big banks that did not play by the same rules have used up most of the FDIC insurance fund. We are a small community bank in East Texas with Deposits of 89 Million. Out of that we have 23 million of public funds which are the County, local school, and Appraisal District monies. The county is building a new jail so we have about 12 million of that money that will be coming out by the end of the year. Our public fund money is pledged with securities for the amounts that are in CD'S which are over 20 million. Therefore, they are not covered by FDIC insurance. We hope that FDIC would reconsider assessing money on public funds that are pledge with securities. Otherwise, banks and especially community banks will not want to be their depository of the local government and schools.

Now going back to the assessment of \$.20 per 100 dollars. This will cost us about \$178,000.00. This is more than half our projected income for the year. We were projected to only make \$300,000.00 this year since interest rates and fed funds are so low. We did not get into the sub prime market nor did we make loans to consumers that could not afford them. That is why our past due percentage on 30 days or more is only about 0.25%. Our small town is now feeling the affects of the depressed economy, two of the three car dealerships have closed down in the past 30 days which amounted to 30 people loosing their jobs. It appears that the FDIC wants the community banks to tell customers to go to a big bank or not use a bank so our assessments will go down. I hope that Washington will reconsider or at least let us amortized the .20 per \$100 over a 24 or 36 months.

Thank you,

Rae-Pat Dan  
Executive Vice President  
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