From: Shep Marsh [mailto:shep@fnbandt.com] Sent: Wednesday, March 04, 2009 3:54 PM

To: Comments Cc: info@icba.rg

Subject: Assessments, RIN 3064-AD35

Please consider payment of the special FDIC assessment over a reasonable period to prevent total destruction of an already dismal 2009 income statement. Thank you, Shep Marsh

Shep Marsh President & CEO FNB & TRUST P O Box 27 Atmore, AL 36504 Accessible. Responsive. 251 368 0400 (o) 251 368 0436 (fax) 251 359 0165 (cell)