
From: Virgil Welker [mailto:virgil@bankofmonticello.com]
Sent: Friday, March 06, 2009 9:38 AM
To: Comments
Subject: FDIC assessment

Dear Ms. Bair:

I appreciate the FDIC working with the ICBA and ABA to address the one-time assessment and agree to attempt to lessen the impact to our community banks. The reduction to \$ 0.10 will greatly help but it will still place a burden on our Bank and our efforts to "do business as usual" lending to our community. We have tried to continue to take care of our community to the best of our ability through this economic crisis and if we can minimize the cost to our bank in bailing out the few "too big to fail" banks, it would be helpful.

Please continue to work to minimize the impact of the "big bank" bail-out to the community banking system, which did not participate in many of the risky and reckless activities we have been made aware of that our big bank counterparts participated.

Thank you for your consideration.

Sincerely,

Virgil Welker, President
Bank of Monticello
Monticello, MO 63457