From: Sandy Nickels [mailto:SNickels@cnbohio.com] Sent: Monday, March 02, 2009 8:03 AM To: Comments Subject: FCIC Special Assessment

I work for a strong, sensible community bank that now faces a huge budget crisis due to this assessment. Where does the FDIC think community banks are to come up with this? Salaries? Jobs? How will that help the status of the economy? We are a sound community bank that has not taken part in the unbelievably irresponsible decision making of the AIG's of this country. Don't crucify us for their sins.

## Sandy Nickels AVP Operations Systems Coordinator Citizens National Bank