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**From:** SCOTT CURRY [mailto:scottcurry@firststaterandolph.net]  
**Sent:** Wednesday, April 01, 2009 3:12 PM  
**To:** 'comments@fdic.gov'  
**Subject:** 20 basis point special assessment

Ladies and Gentlemen:

The purpose of this letter is to urge you to please reconsider the proposed 20 basis point special assessment. Our bank is 109 years old. We are the largest "white-collar" employer in our entire county. Our bank continues to remain profitable and very well-capitalized. I do not think it fair at all to place the same assessment on our bank as a bank which did not stick to sound, conservative banking practices. We cannot afford to bail out the poorly managed Wall-Street mortgage lenders and brokerage houses. They need to pay their own fair share.

Your assessment of 20 basis points would put a huge burden on our stockholders, employees, and customers; as well as decrease the level of service we provide to our area. Most of our stockholders are elderly and depend on dividends to pay for taxes and insurance. We still are loaning money as we always have, because we have such a solid source of capital. In short, the proposed special assessment would be extremely detrimental to our entire area by severely reducing our lending capacity.

Your thoughtful consideration to be fair on this matter to the well-run independent banks, which have continued to do business as truly well-managed banks should, would be greatly appreciated and is MOST needed.

Sincerely,

W. Scott Curry, II  
Vice-President & 5<sup>th</sup> generation independent banker  
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