From: Daniel Morris [mailto:dmorris@pattersonbank.com]
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To: Comments
Subject: Special Bank Assessment

Gentlemen:

Again, the echo of all the community bank industry is to wonder why all banks are penalized for the mistakes of a few?

Community banks in the U.S. are the most stable force in the financial industry at this time and by further **taxing** that force to death will provide further weakness to the entire community banking industry coupled with the Treasury's bright idea to reduce fed funds rate by 4% in one year (2008), the U.S. Government has again hampered the entire economy by robbing the honest tax payers and "redistributing wealth". Why not increase the TARP receiver's interest rate to 10% to build up the FDIC reserves? Make the one's that caused this problem pay for the mess we are in, not the community bank's that are trying to survive this economic turmoil? More taxes and penalties will only further hurt profit margins that have been diminishing in the past year, all a result of good ole U.S. Government. Enough is Enough.

For the past ten years, the large regional and super regional banks were caught up in the greed of hyper real estate appreciation over the last ten years along with relaxed mortgage lending guidelines put in place by the Clinton Administration to allow "anyone" to purchase a home, escalated this problem to today. Deadbeats will always be deadbeats.

The FDIC's proposal to tax ALL banks is taxation without representation. This country revolted in the 1700's over the same issue with England and you are now going to find community bank's in the same position our young country was in over 200 years ago.

Daniel G. Morris, Vice President
The Patterson Bank
930 Memorial Drive
Waycross, GA 31501
dmorris@pattersonbank.com
Ph. 912-490-1010 Fax 912-490-1456

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The Patterson Bank