

From: Billy Atkins [mailto:batkins@legendsbank.com]

Sent: Monday, March 02, 2009 12:39 PM

To: Comments

Subject: FDIC special assessment

As a community banker for 48 years, this assessment for sound community banks is unbelievable. Community banks as a group did not cause the current economic banking crisis and while we are striving to maintain capital levels well above regulatory requirements and our Loan Loss Reserve above normal during this economic recession it is not fair for you charge us what amounts to 1% of our capital for this assessment, plus all but negate our 2009 annual earnings. In addition this is on top of our having to write off our preferred stock in Fannie Mae and Freddie Mac in 2008 which killed our 2008 earnings.

With all due respect by your actions you could possible be contributing to the number of bank failures.

The answer would be to ask for \$25 to \$30 billion of TARP funds that are still not committed or committed to financial institutions that really don't need the injection.

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