

From: Jamey Markham [mailto:jmarkham@rangebank.com]
Sent: Monday, March 02, 2009 2:08 PM
To: Comments
Subject: FDIC Special Assessment

To Whom It May Concern:

I would like to take a moment to express my opposition to the FDIC's special assessment levied against all banks. We at Range Bank, like many other community banks across the country, maintained quality underwriting standards, stringent credit standards and generally have avoided the credit mess that large banks are in today. Why, then, do we have to pay the freight for these large greedy banks that went out of their way to lend to un-creditworthy borrowers? It seems completely un-American to pass the problems on to those of us who have handled our business in a safe and secure manner. In my opinion, the special assessment will contaminate our bottom line and make our financial statement more closely resemble that of the irresponsible giants of the industry that have put us in this position. Additionally, many banks will have to further lower deposit rates and/or pass along some portion of the fee to consumers, which does not seem like a good alternative in the current economic environment.

On behalf of all community bankers, I would ask that this issue be revisited and a different resolution considered. This is the only way to maintain at least some portion of confidence in the one portion of our banking system that has survived this mess, community banks.

Sincerely,

Jamey Markham

Vice President / Commercial Lender

Range Bank, NA