

From: Mike Ferguson [mailto:mferguson@bankfnb.com]
Sent: Monday, March 02, 2009 3:13 PM
To: Comments
Subject: FDIC Special Assessment

We would like to express our concern about the special assessment that was approved on Friday. Why do community banks always have to bear the brunt of careless ways of others? We were just getting rid of our FICO assessments and now we are going to be penalized again for something we had nothing to do with. With the current economy, dwindling margins, and little loan demand we are facing some of the toughest times for community banks and again are going to be penalized. Please take the time to review this scenario and provide some relief for us before we too are out of the banking market. It is time for the offenders to pay their fair share. Don't penalize the banks that run a good ship and provide banking services and do business by the book.