From: Schon Thacker [mailto:sthacker@stanleybank.com]

Sent: Thursday, April 02, 2009 10:28 AM

To: Comments

Subject: Comments RE: FDIC Assessnet RIN 3064-AD35

Hello-

The problems due to the bad economy resulting mainly from excess greed by other than "main street bankers" are taking income and net worth from our savers, our borrowers and our bank. Taking more away from us to cover the greed of the "too big to fail" people just takes more away from those who did it right. Make the assessment only on those that made loans on which they kept the fee income but not their bad underwriting exposure (the problem).

Thanks! Schon D. Thacker, Asst. VP – COO Stanley Bank