

From: Lee Teetes [mailto:lee@bankatcnb.com]
Sent: Monday, March 02, 2009 4:21 PM
To: Comments
Subject: RIN 3064-AD35

To:

Munsell W. St.Clair, Chief, Banking & Regulatory Policy Section
Christopher Bellotto, Counsel
Sheikha Kapoor, Senior Attorney

I would like to voice my comment on the FDIC special assessment to be collected on September 30, 2009. I understand what is happening in this country and do not like it any better than you. STOP bailing out the too big to fail banks!! I know those funds came from Treasury not the fund, but it is a bad practice that needs to end now !! However to suddenly and severely penalize the very institutions that are "**supporting the entire industry**" is a unconscious act. The community banks in this country are still conducting banking business the same as we have for many years. We try to serve our customers and know many of them by their first name. However if we are going to be given this tremendous expense burden then the end result will be a increase in loan rates, loan fees, deposit fees ,etc. Furthermore this increase will take place at once all across this country in every bank (at least every bank that has not received the Federal Government give-away). If you want to "drive-up" the costs of borrowing for every American then pass the special assessment as presented.

Our bank was opened for business in 1889. No, that date is not a typing error. I am proud to say to our customers that my bank has not taken a cent from the Government and have no intention of asking for any money.

I would appreciate a reply!!!

Thank You,

Lee Teetes, C.E.O.
City National Bank
P.O.Box 495
Sulphur Springs, Texas 75483