

**From:** Lois Howard [mailto:Lois.Howard@countynationalbank.com]

**Sent:** Monday, March 02, 2009 3:56 PM

**To:** Comments

**Subject:** FDIC Premium Hike

I am an officer of a community bank and am concerned about the hike in the FDIC assessment to community banks. We have played a vital part in helping communities and have done our job to qualify individuals and businesses for loans. We have not created the Wall Street problem; please do not assess additional cost to us. We have worked hard for our stockholders and the community. Please consider an alternative.

Provide a job for another business, establish an insurance fund where those who want to have their funds insured pays a premium and keep our FDIC levels the same.

Thank You,

Lois Howard  
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