

**From:** Teresa Francis [mailto:teresa.francis@firststatefinancial.net]  
**Sent:** Monday, October 05, 2009 3:50 PM  
**To:** Comments  
**Subject:** 3064-AD49

*My comments on this subject are as follows:*

*Bank's FDIC assessments have already doubled this year.  
Hit banks again in June for a one time special assessment.  
Proposing to again in December but it is for 3 years worth of assessments. This is insane! This is an equivalent of \$1.5 Million dollars for our bank. We already run liquidity tight to try to help earnings.  
Have you looked @ how many banks will fail because of this?  
Have you looked @ how many banks have already failed due to the doubling of the assessments?  
Have you looked @ how many banks have already failed due to the one time special assessment?  
Why don't you borrow from the Treasury?  
Our customers have never lost a dime on deposits @ our bank and we are 111 years old. However, we have to pay for other banks customers that did lose money.  
Last year we paid \$263,000 in assessments. This year if we have to pay the 3 years worth up front, that is \$2.2 Million for our bank in assessments for this year alone.*