

From: Dale Davis [mailto:Dale.Davis@thesavingsbank.net]

Sent: Wednesday, March 11, 2009 8:53 AM

To: Comments

Subject: FDIC Special Assessment

I am writing to comment on your proposed "special assessment" on our deposits. We are a small community bank & are proud to be a community bank. The irresponsible greedy actions of some large banks are giving us a black eye. I realize our responsibility in supporting & funding the FDIC process. The large assessment proposed will create an undo burden on almost every small bank. Small banks like ours take pride in being a strong supporter in their communities where they do business. Small towns depend on banks to survive. A large assessment will directly affect bottom lines for good banks, who have always played by the rules. I support the utilization of the government's line of credit to the FDIC. Allowing banks to amortize the assessment over a longer period of time will help small banks meet their obligation to the FDIC & their communities where they operate.

Dale Davis

Vice President / Compliance

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