From: FIRST NATIONAL BANK [mailto:leonhfnb@tctelco.net]
Sent: Wednesday, March 11, 2009 10:58 AM
To: Comments
Cc: Jerry Moran; Pat Roberts
Subject: Assessments,RIN 3064-AD35

I wish to express my very deep concern about the FDIC's proposed 20 basis point special assessment in addition to the regular assessment which was almost doubled last year. I see no reason why banks that did not participate in the sub prime lending fiasco and risky lending policies as many of the "too big to fail" banks have done, should bear the brundt of this problem. I believe this bail out should be funded by the government and the "too big to fail" institutions.

If this Special Assessment is passed it will cost our 40 millon dollar bank an additiional $60,000.00 or 17% of our earnings in addition to the regular assessment of about $25,000. to $30,000. Needless to say this would seriously impact our ability to continue to meet our loan demand in our local community for homes, cars, business, and agriculture.

This special assessment will not only affect our ability to fund our local loan demand but will impact our ability to be a well capitalized bank as required by banking regulators. The collateral damage done by this Special Assessment to main street banking and businesses would be enormous by reducing capital available for lending, reducing the number of jobs and employee benefits, and puting more banks on the problem bank list. Currently small town banks are one of the few bright spots in our economy!

Please consider other ways to bring the DIF up to required levels--don't create more problems than we solve.

Thanks for the opportunity to express my concerns about the proposed method of funding DIF.

Leon J. Coup
Chairman of the Board
The First National Bank of HOpe
P.O. Box 67
Hope, Ks 67451