From: Deborah Ammann [mailto:dda4647@yahoo.com]

Sent: Saturday, March 07, 2009 8:56 PM

To: Comments

Subject: Fees imposed on small community banks

This is just to let you know that I, as a major stockholder of Peoples Bank in Mendenhall, MS, am VERY displeased with the new assessments that you have approved imposing on ALL banks. Why should the banks that have operated in a safe and sound way have to pay for the failure of the big banks that put profits ahead of safety and soundness?

It seems to me that there must be a way to let the banks that are "too big to fail" bear the brunt of the expenses since they are, after all, the reason that the money is needed!

In the interest of fairness, please reconsider these onerous assessments.

Thank you for you time and attention to this matter.

Deborah Ammann