

**From:** Nancy Yount [mailto:[nyount@unicobank.com](mailto:nyount@unicobank.com)]  
**Sent:** Tuesday, March 03, 2009 9:05 AM  
**To:** Comments  
**Cc:** Ron Stephens  
**Subject:** FDIC Special Assessment

Community banks did not engage in the Wall Street practices that have contributed to the current economic downturn and should not be penalized by the special assessment. We estimate that the special assessment will be approximately \$330,000 based on what deposits were on 12-31-08 (and that is subject to change based on the June deposit totals).

We are currently estimating that our total FDIC Assessments for 2009 will be in excess of \$564,000 - an increase of over 800% from 2008. This is about 20% of our entire budget.

Nancy Yount  
Unico Bank  
President of Potosi, Irondale & Desloge Offices  
573-438-5421