

From: Blake Chatelain [mailto:bchatelain@RedRiverBank.net]
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To: Comments
Subject: special assessment

Red River bank has never engaged in subprime lending and has been practicing conservative, lending practices since we opened the bank in 1999. We are doing a best to be a consistent provider of capital to our markets during these turbulent times. We are also seeing unprecedented inflows of funds due to the lack of confidence in the markets. We, along with all banks are likely artificially high for the moment in regards to deposits.

Assessing this magnitude of a premium on us at this time, will, in my opinion be very detrimental to our markets. A \$1million expense will mean \$1million less in capital and thus \$10Million less in lending capacity for our bank. While I understand the need to replenish the fund, I would urge the FDIC to find a way to spread this assessment out over several years, and not just 1. I also think it is unfair to apply the same fee to all banks, regardless of their risk profile.

For the sake of our communities, please reconsider this plan
Thank you

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