

From: connie willer [mailto:sbccw@alltel.net]

Sent: Tuesday, March 03, 2009 9:56 AM

To: Comments

Subject: SPECIAL ASSESSMENT

My name is Connie Willer and I am the Executive Vice President and serve on the Board of Directors of a small, agricultural community bank. We are owned by about 80 local people and our assets are \$58 million. We have always been a sound bank. Our capital/assets is 15.59% because we didn't dividend out every dollar we made. We have 11 full time employees and a few part time employees.

When you talk about a community bank, we are the model. We make very little of our profit from overdraft fees. We charge \$2.50 for a safe deposit box. We do not charge late fees on our loans. We actually care about our customers. We don't prey on those already in a sad financial shape.

I have worked for this bank for almost 30 years. In the past 10 years, we have lost loans to Farm Credit (who competes against us), Citibank, and Washington Mutual.

Last year we survived a flood and had a bad year. This year already looked bad. We have not given raises for 2 years and we cut what we were spending on health insurance. Now, we are being told about this special assessment.

We estimate this will cost us \$96,000.00. For us, that is a heavy burden. And for what? To pay for the crimes of those that took business away from us. It was easier to bear when it was a natural disaster.

Connie Willer, EVP
Silex Banking Company