

From: Robert Thurston [mailto:rthurston@cf-bank.com]
Sent: Tuesday, March 03, 2009 10:05 AM
To: Comments
Subject: FDIC premium increase

Dear Sir or Madam: Community First Bank, Reynoldsville, PA is an eighty million dollar community bank in rural PA. We are trying to be a solution to the financial crisis. For us, it is business as usual. We continue to look for opportunities to lend. We have a healthy loan to deposit ratio and are well capitalized. Our net income is only average due to our desire to serve our local community. Every time the FDIC increases our insurance assessment, we have fewer funds to invest in our community and the small businesses that create jobs. The proposed FDIC assessment increase and special assessment will account for a large portion of our net income thereby affecting capital. You are hindering the best solution to address this financial crisis, community bank participation.

Thank you for giving me the opportunity to express my views,

Robert G. Thurston
VP of Risk Management
Community First Bank
P.O. Box 130
Reynoldsville, PA 15851