

From: Stewart, Jacki [mailto:jstewart@firstcitizens-bank.com]

Sent: Tuesday, March 03, 2009 10:56 AM

To: Comments

Subject: Comment on special assessment

I am **annoyed** over FDIC special assessment. I am asking you to consider other options that will help Community Banks instead of kick them to the curb. Community Banks have played by the rules and have done nothing to deserve this type of treatment. **Community Banks cannot help that Wall Street did not play by the rules.**

I am asking for you to look at other actions that can be pursued instead of the road you are taking. I believe this decision will only add a painful debt burden to weaken community bank balance sheets and limit local lending in an already struggling economy.

If you keep up with the rate you are going now America is going further and further in the hole and there may be no sign of recovery.

Jacki Stewart
Staff Auditor
First Citizens National Bank
1 First Citizens Place
Dyersburg, TN 38024
731.288.4517