From: Tom Awtry [mailto:tawtry@sosb-ia.com] Sent: Tuesday, March 03, 2009 10:53 AM

To: Comments

**Subject:** FDIC Special Assessment

Chairman Bair:

As a **community bank** I am extremely disappointed at the FDIC's decision to assess **community banks** a 20 BP Special Assessment. **Community bankers** did not cause this problem and we are now strapped by others actions to bail out the FDIC fund yet again. This special assessment and other increased quarterly assessments will cost our \$350,000,000 2 bank holding company \$1,000,000 in 2009. **Community banks** should not have to pay for the sins of Wall Street. Instead of assessing the **community banks**, why not use TARP funds to bring the insurance fund back to the 1.25% of insured funds level.

Sincerely, Thomas M. Awtry President South Ottumwa Savings Bank Chairman West Liberty State Bank