

From: Callens, Sharon [mailto:SCallens@firstcitizens-bank.com]
Sent: Tuesday, March 03, 2009 10:32 AM
To: Comments
Subject: Comment on Special Assessment

I am outraged over FDIC special assessment. What did community banks do to deserve this? They played by the rules—unlike their Wall Street counterparts! And now they will pay to bail out those firms that did not. Once again Main Street is paying for the Sins of Wall Street.

There are other courses of action that could be pursued. This decision will only add a painful debt burden to weaken community bank balance sheets and restrict local lending in an already struggling economy. You have done nothing but push America further in the hole.

Please reconsider other options that will give a hand up to Community Banks instead of a kick down.

Sharon Callens, CIA, CFSA
Senior Vice President and Auditor
First Citizens National Bank
1 First Citizens Place
P O BOX 370
Dyersburg, TN 38025-0370
731.285.4410 ext 275
scallens@firstcitizens-bank.com