

From: Dave Jackson [djackson@jmgm.com]  
Sent: Wednesday, March 04, 2009 4:08 PM  
To: Comments  
Cc: dick@daconstruction.com; dickm@mtnwestbank.com; rickh@mtnwestbank.com;  
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Subject: Proposed FDIC Premium Assessments

Gentlemen:

I am one of the organizers and a board member of Mountain West Financial Corp., which owns and operates Mountain West Bank, N.A. and Mountain West Bank of Kalispell, N.A., with headquarters in Helena and branches located in several cities in Montana.

We understand the need to support the integrity of the FDIC funding during this difficult economic time. However, it is important that FDIC staff understands and is aware of the impact of the proposed FDIC premium assessments on a small community bank system in a rural area.

Under the budget for our banks, we simply cannot reduce the bank's income by the proposed amount without severely impacting the expected profit for 2009 and this assessment may well impair the bank's ability to maintain its operations and allow us to continue serving the community.

Please give some consideration to advocating a more moderate adjustment in the assessment rates for communtiy banks.

Dave Jackson

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