**From:** Tommie Shackelford [mailto:pres@helenanationalbank.com]

Sent: Tuesday, March 03, 2009 2:33 PM

To: Comments

Subject: Special Assessment

Community Banks are getting the "step-child treatment" from FDIC with this Special Assessment.

Community Banks did not create the problem that brought about the need for this Special Assessment.

Community Banks' depositors don't get the same treatment as depositors of the "too-big-to-fail Banks".

The "too-big-to-fail Banks" ought to pay the freight for their own baggage.

The "too-big-to-fail Banks" ought to be the Banks that are "SPECIALLY ASSESSED" to replinish the coffers that were empited in their behalf.

Tommie E. Shackelford, Jr. President & CEO
Helena National Bank
Helena, Arkansas 72342