

**From:** Guy Jones [mailto:guy.jones@firststatefinancial.net]  
**Sent:** Tuesday, March 03, 2009 2:21 PM  
**To:** Comments  
**Cc:** Executive Committee  
**Subject:** Comment

I am employed by a small bank in Southern Kentucky, which has been owned by the same family for over 100 years, the bank has always strived to do banking the right way and we work very hard to make a decent return for our shareholder. This additional FDIC expense to small banks like ours is truly unfair. We did not deal in derivatives, we did not purchase junk bonds and we did not make sub-prime mortgages but yet we are being punished as if we did all of these.

It is my sincere hope that you will re-consider this additional cost to our bank and all small banks throughout the country. Should this and other unforeseen cost continue from government entities, I feel you will eventually increase your cost by having to replenish the depositors of the small community banks which are forced into insolvency due to these increased cost of doing business.

Sincerely;

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