

From: Kathi J Jahn
Sent: Thursday, March 05, 2009 8:41 AM
To: Comments
Subject: Special Assessment

Good Morning!

As a very small community bank that has been in existence since 1907, I find it deplorable to have to pay for the sins of the big banks.

Our bank has made a profit, however marginal, in each of the 30+ years that I have worked at Ruth State Bank. Last year was no different. This success has been achieved by the mindful watch of our bank Presidents and staff in being conservative and attentive to what is best for the customer, not always the bank. If a customer simply could not afford a loan or assets did not support them, they were refused.

By assessing us the extra fees in this financially stressed market, you may very well create for us a deficit. Although we are still being very conservative, times are tough all over. I am urgently requesting that this be more closely scrutinized and the small community banks not be required to bail out the Wall Street banks. When they were making big profits, we did not get a share of them. Now that they are in dire need, we should not be required to take care of them!

Very Sincerely,

Kathi J Jahn
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