



FIRST STATE BANK OF DE QUEEN

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GARY L. GOLDEN

President/CEO

October 6, 2009

Mr. Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street NW
Washington, DC 20429

Attention: Comments

Dear Mr. Feldman,

This letter is in reference to the prepayment of FDIC premiums. I am in favor of the prepayment plan and use prepayment options frequently on different types of expenses. I am concerned that I will be prepaying an expense with no consideration of lost income on the money, even having to assume a rate of growth.

My request is that you consider our lost opportunity on at least two years of the prepay.

Sincerely,

Gary L. Golden
President/CEO

GLG:tr