

From: Robert Cherinko
Sent: Thursday, March 05, 2009 8:48 AM
To: Comments
Subject: 20 basis point assessment

I did a calculation of the proposed assessment. Do you realize it is ten times my last quarter's assessment total? Our assessment would go from \$23,000.00 to \$229,000.00 for that one 20 basis point assessment. Banks cannot afford a hit that large in one quarter. Please rethink the amount of this assessment; maybe you should spread it over a number of years.

Robert C. Cherinko
Senior Vice President
Williamsburg First National Bank
P. O. Box 1066
Kingstree, SC 29556-1066