

From: Judy Thorpe [mailto:JudyT@americanmarinebank.com]
Sent: Tuesday, March 03, 2009 5:14 PM
To: Comments
Subject: Emergency deposit insurance premium

It's hard to not believe that this dramatic increase in deposit insurance is yet another attempt to weed out community banks and move to a nationalize banking system. Why do we continue to penalize the companies that are still lending to local small businesses and didn't participate in the high-risk practices that led to this debacle? Our bank now has to shoulder a huge unexpected burden that will further jeopardize our performance in one of the worst economies on record.

As a member of the Executive Team, we are working tirelessly to make sure our company is safe and sound and our communities can feel good about banking here. Please reconsider this decision on 2 levels; 1) consider having the larger banks take on more of the burden and; 2) consider extending the timeframe for payment of this unexpected expense, perhaps a smaller percentage in 2009 and another in 2010.

We need options - not more hurdles.

Thank you for your attention.

Judy Thorpe
Senior Vice President
Marketing and Public Relations
American Marine Bank
249 Winslow Way East
Bainbridge Island, WA 98110