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To: Comments
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Subject: Special assessment

I am in awe of the FDIC's response to make such a drastic and damaging move during this time when earnings and capital are so precious. Small banks have virtually no access to the capital markets in this current environment. The TARP would essentially force us to give our stock away and we will not do that. And, isn't the Treasury and the American taxpayers paying the BofA's and Citi's assessments through the perpetual propping up of their behavior?

This is a tax on small business, nothing more and nothing less. I believe this action should be re-visited toward making better judgments that affect the small banking businesses in a more favorable way.

Thank you,

Michael A. Webb, CEO



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