From: Steve Gobel @ Groton Bank [mailto:sgobel@grotonbank.com]

Sent: Monday, March 02, 2009 8:53 AM

To: Comments

Subject: Special Assessment

Please try to come up with a more fair method of dealing with the deposit insurance fund shortfall. It seems that all of us who played by the rules are being put in jeopardy by the measures being used to clean up after the larger banks and non-banks.

Stephen Gobel, President & CEO
The First National Bank of Groton
161 Main Street
Groton, NY 13073
(607) 898 5871
sgobel@grotonbank.com