From: Franklin Weber [mailto:fweber@statenb.com]
Sent: Monday, March 02, 2009 9:16 AM
To: Comments
Subject: FDIC Special Assessment

The special assessment is a regressive tax. Once again the FDIC has told the American people that there are two standards. Some banks are 'too big to fail' while other 'are too small for the FDIC to care about"

This special assessment will drastically impact dividends and hiring practices in smaller banks. Because of the conservative nature of our bank and the FRB rates decisions and the impact on NIM interest margin, the special assessment represents about 50% of projected net income.

We did not participate in the high risk/high yield activities of the bubble and we did not reap the benefits of these activities, yet we are required to bail out the banks that did.

Thank you,

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