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Sent: Monday, March 02, 2009 9:33 AM

To: Comments

Cc: Neil Lowe

Subject: Premium Hike and Special Assessment

FDIC Chairman Bair:

We are a small community bank in southern Georgia. We just had one of the best years in our history. We have no loans in foreclosure, and I can probably count on one hand the number of foreclosures we have had in my seventeen years here. We serve our community and all of its citizens, a low-income community by most standards. We work with our borrowers. In almost all the foreclosures we have had, the borrowers had already abandoned the homes.

When many banks around us were becoming involved in participations in Florida and Atlanta real estate in order to increase their earnings, we declined to become involved. We stuck with what we know how to do--serve our community through traditional lending.

Now, we are faced with onerous assessments that will have a major impact on our earnings, our shareholders, and our small community. This, despite the fact that we have tried our very best to be responsible bankers and citizens. When others chased higher earnings and higher risks, we remained true to long standing principles of safe and sound banking. Now, as we are being punished along with everyone else, we are forced to ask if there are any advantages anymore to behaving responsibly. Please let us know how we are supposed to conduct ourselves--now that there are no longer any standards that mean anything.

We do understand how insurance pools work. The healthy subsidize the unhealthy. But this is my question. What are you doing to fix the pool--to assure that healthy institutions are not continually brought down by the unhealthy? If you are going to assess us so onerously, the least you can do is tell us what will be done to prevent the Citibanks and their far-reaching destruction.

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