

From: Gabby Collins [mailto:gcollins@fscb.com]
Sent: Friday, March 13, 2009 6:52 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Gabby Collins
First State Community Bank
201 E Columbia
Farmington, MO 63640-3106

March 13, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

The reduction in earnings will make it harder to build capital when it is needed the most.

We will also be forced to look at ways to lower the cost of other expenses, which may limit our ability to sponsor community activities or make charitable donations - something that we have done year after year.

The implications for this significant FDIC charge will impact every corner of my community. It is patently unfair and harmful to burden a healthy bank like mine that is best positioned to help the economy recover.

Sincerely,

Gabby Collins
573-756-4547
First State Community Bank