

March 12, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th St. NW
Washington, D.C.

Dear Mr. Feldman,

I feel the proposed special assessment is truly unfair and unprecedented for banks who have made wise decisions on lending practices and investments. We are a "small" conservative bank who does not participate in high risk investments. We have not received nor do we want "bailout" money. Our wise and sound decision making kept us from having or wanting to.

As an employee of this "small" town community bank, I am fearful an unbudgeted expense this large would adversely affect our institution. It's definitely no secret that the unemployment rate is climbing. So, please let's not make the responsible ones pay for another's poor decision making.

I appreciate you taking the time to understand my thoughts and concerns.

Sincerely,

Darlene A. Pugh