

**From:** Steve Watson [mailto:swatson@ssbtexas.com]  
**Sent:** Monday, March 23, 2009 12:08 PM  
**To:** Comments  
**Subject:** Assessments - Interim Rule - RIN 3064-AD35

As a community banker for 40 years, I'm frustrated and angered at the Dept's intention of assessing this special assessment. At a time when we are having to deal with numerous issues which are effecting the over all health of the banking industry, Community banks are being required to pay more that their share for problems which were created by our too-large-to-fail brothers and Wall Street. I commend the FDIC Board for what they have done thus far in reviewing different options to minimize this special assessment but more still needs to be done. There is an inequity between the too-big-to-fail banks and the rest of the banks. This needs to be addressed by an assessment based on assets, a systemic risk assessment or a combination of these or other possible assessment options.

I know the FDIC is facing many challenges in these troubled times. You are facing some very difficult decisions. I appreciate the opportunity for being able to voice my options and for your willingness to listen.

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