

From: Cliff Berg [mailto:CBerg@fnbwf.com]
Sent: Monday, March 02, 2009 10:41 AM
To: Comments
Subject: FDIC additional assessment

It is ridiculous that community banks such as ours would be penalized by an increased assessment by the FDIC after we posted record earnings in 2008, did not participate in capital injections by the U.S. Government, and have a well managed independently owned community bank. Our balance sheet has increased based upon the lack of confidence in large money center banks by the general public and now we are going to suffer the expense of an increase in FDIC assessments as a result of this irresponsibility of the larger banks.

How is that fair?

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