

**From:** Teresa Francis [mailto:teresa.francis@firststatefinancial.net]

**Sent:** Monday, March 02, 2009 10:50 AM

**To:** Comments

**Cc:** Executive Committee

**Subject:** Increased FDIC Assessment

*I am hugely disappointed to find out that we will be having another FDIC Assessment increase. The first increase this year basically doubled our premium which is somewhere around \$300,000 additional expense for us. This increase will cost us another \$100,000 and that does not include your provision of implementing a 10 basis point premium if you see the need too. This "additional" expense alone equates to almost 10% of our 2008 Net Income.*

Our bank did not get into the sub prime lending but we have to pay for it thru avenues such as this. I would deeply hope that you will reconsider your decision.