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**Sent:** Tuesday, March 10, 2009 3:03 PM  
**To:** Comments  
**Subject:** 20 bp FDIC assessment

Deary Sir/Madam:

Please consider the profound consequences of this assessment (based on the sins of the conglomerates) on the small community banks. This assessment would arguably halve our annual earnings. Yes we are an earning institution and are not part of the problem but a viable solution. However this expense jolt would force us to reduce FTE, reduce if not cut our 401K match, and reduce other expenses that would directly affect our work force. We are not in a position to sell off a line of business or downsize as the larger regional and national powers can thru selloffs. Please consider the adverse consequences on the labor force of the community banks who are not contributors to the problems but in many cases solutions.

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