From: Blain Cornwell [mailto:bcornwell@fnbtaylorville.com] Sent: Monday, March 02, 2009 11:01 AM To: Comments Subject: Increased Assessment

Dear FDIC:

What are you trying to do, put every small bank in a position to fail?? This latest assessment is at a time when we are struggling to make a profit and then get blind sided by a special assessment that will mean an immediate reduction of \$190,000.00 off of our bottom line.

This whole doctrine of "Too Big to Fail" is blowing up in the government's face now. By allowing the largest banks to get larger and larger it has resulted in trying to prevent giant failures that are bringing everyone else down and government ownership of the largest entities that created the problem. Is this the end result that the government desires?

We can not afford to cover all of these problems. We ask for reconsideration of this one time assessment in some lesser burden to the remaining banks. We plead for your mercy!!

Blain A. Cornwell, President FNB in Taylorville Taylorville, IL