
From: Baylor Fulton [mailto:baylor.fulton@firststatefinancial.net]
Sent: Tuesday, March 10, 2009 11:57 AM
To: Comments
Subject: RIN # 3064-AD35

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I am sending this email as a complaint about another FDIC assessment. The first increase this year has already doubled our premiums to an astounding \$300,000 additional expense a year. This new "assessment" is now going to be yet another expense of \$100,000, which does not include the provision of implementing a 10 basis point premium if you see fit. Banks cannot afford to pay these types of fees and still be expected to turn a profit. It is absurd!!

Our bank has not and will not participate in any of the sub prime lending practices, nor have we participated in any of the "bail out" funds. I feel that is it unfair for the banks that have had sound lending practices pay for the mistakes of the ones that have been reckless.

I strongly disagree with the increases in the FDIC assessments! I hope that the decision will be reconsidered.

Sincerely,
Baylor Fulton
Regional President / EVP
First State Financial, Inc
Middlesboro, KY 40965