

From: Alden Buerge [mailto:alden@fsbj.com]
Sent: Monday, March 02, 2009 8:32 AM
To: Comments
Subject: FDIC Premium increase

FDIC,

The recent FDIC special assessment will literally push many banks over the edge and into insolvency. Why doesn't the FDIC borrow from the US Treasury and increase our assessment over time.

This special assessment represents about 30% of our after tax income. This comes on top of the original increase which represents about 20% of our after tax income. We are a well capitalized bank but I can't imagine how hard this increase will hit a bank with significant asset problems.

Sincerely,

Alden Buerge
Chairman & CEO
First State Bank
Joplin, MO