From: John Allee [mailto:John@tiptonlathambank.com] Sent: Monday, March 02, 2009 9:35 AM To: Comments Subject: Special Assessment

To Whom It May Concern:

The special assessment that the FDIC has implemented is not fair to our nations small community banks (like ours) that did not participate in the irresponsible practices of Wall Street banks. If you want to choke off lending at the rural community level too, this would be a great plan. It is not! This special assessment will cause us to raise interest rates and fees to our customers to offset our lose. Make the people that cuased the mess pay for the clean up.

Also, it is bad enough that the government had to take ownership interests in several mega-banks, but now we have to compete with the people making the rules.

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