



John P. Tomlinson, III
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January 13, 2010

Mr. Robert E. Feldman
Executive Secretary
Federal Deposit Insurance Corporation
550 17th Street N. W.
Washington, D. C. 20429

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OFFICE OF
THE EXECUTIVE SECRETARY

RE: **Incorporating Employee Compensation Into the Risk Assessment System**

Dear Mr. Feldman:

I oppose any regulation or legislation that incorporates compensation into the Risk Assessment System.

I have been with the same community bank for over 37 years and currently am a C-level Officer. The records will show that our bank is not one that an agency is concerned with. In fact, it is banks like ours that are the main stays of many communities. As an FDIC insured bank we are doing more than our part (huge insurance premiums) in bailing out other banks that have "follied" and are in trouble.

I would suggest that any further restrictions or guidance be specifically directed at the banks that are exhibiting weakness that threatens the FDIC insurance fund. For instance, banks that have a CAMELS rating at or below 3 may see restrictions that increase as the ratings worsen. Additionally, if their performance numbers in certain risk areas deviate more than a certain percentage from the then current "norm", they may be subject to restrictions.

While many banks are under financial pressures, remember that they are still the minority. Do not encourage regulation that continues to punish the innocent.

Sincerely,

John Tomlinson
Chief Administrative Officer
First Farmers and Merchants Bank
P. O. Box 1148
Columbia, Tennessee 38402-1148

Dedicated to Community Service!

cc: Honorable Lincoln Davis
Honorable Lamar Alexander
Honorable Bob Corker