

From: Paul and Carol Miller [mailto:lawmiller@embarqmail.com]

Sent: Tuesday, March 03, 2009 5:05 AM

To: Comments

Cc: JRS Smail

Subject: Fw: Attn: Ms. Bair - FDIC Special Assessment Plus Hike In Regular Rates Monitor Bank, Big Prairie, OH

Dear Ms. Bair: I am responding to Mr. Smail's request to support his concern about the unfair levy of added premium to cover the losses of the few bad actors. Mr. Smail has decades of banking experience and highly respected in the financial community. The small community bank, with capital liquidity, virtually no "bad" loans, competent local management and providing 24/7 service and attention to customers and patrons gives your agency virtually NO grief. So give us a much needed and well deserved break. Frankly, for us in small town Ohio/USA, we own and work at doing the community bank as an institution worthy of pereservation in the changing landscape of the American financial system. Paul Miller