

From: Edy Johnston [mailto:ejohnston@firsttrustnc.com]
Sent: Thursday, March 12, 2009 4:53 PM
To: Comments
Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Edy Johnston
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First Trust Bank
1420 East Third Street
Charlotte, NC 28204-3230

March 12, 2009

Robert E. Feldman
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Robert Feldman:

Dear Ladies and Gentlemen,
I have worked in the Banking Industry for my entire career. I started out at one of the larger sizes Banks. Unfortunately, the Bank has now been bought out due to the current turbulent economic conditions that the U.S. is facing. The rest of my career has been spent working for smaller size community Banks.

Working at a community Bank is one of the most rewarding experiences that one can have. At a community Bank, it is possible to know each and every customer by name. Right now is the time that all Banks need support from the government. Imposing this special assessment will hurt all Banks, especially the smaller community Banks.

I urge you not to impose this special assessment.

Yours Truly,
Edy Johnston

Sincerely,

Edy Johnston
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First Trust Bank