From: Kirk Aucoin [mailto:kaucoin@IbervilleBank.com]

Sent: Monday, March 09, 2009 10:40 AM

To: Comments

Subject: SPECIAL ASSESSMENT

As an employee of a small community bank a 20 basis point assessment would have a tremendous impact. This would alter the way that we do day to day business. As tuff times are ahead of us this assessment would only weaken solvent community banks and these same banks are the roots of community development.

KIRK G. AUCOIN