From: Lynn Hopkins [mailto:lhopkins@citizensdepositbank.com] Sent: Tuesday, March 31, 2009 1:41 PM To: Comments Subject: Special FDIC INS Assessment

Banks with I & II ratings should get preferential treatment over the next 10 years when and if the banking system stabilizes. In essence, the TARP banks need to continue to pay us back since they are making money now. Take their money and fire their management. I remember when these guys were clamoring to sell investments, until they got Glass-Steal changed.

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