**From:** Louise Hall [mailto:lhall@hilltopcommunitybank.com]

Sent: Monday, March 09, 2009 8:51 AM

To: Comments

**Subject:** Special Assessment

I object to the special assessment proposal slated for September 30, 2009 that will cost my organization (a community bank) in excess of \$300,000. Community banks did not create the current banking problem/crisis.

Louise Hall Vice President & Controller Hilltop Community Bank 385 Springfield Avenue Summit, NJ 07901