**From:** Terry Oliver [mailto:b55two@cachevalleybank.com]

Sent: Friday, March 06, 2009 10:59 AM

To: Comments

**Subject:** Special Assessment

I do not think it is fair that community banks like Cache Valley Bank has to pay for the wongs done by larger banks that took risks they shouldn't done. Cache Valley Bank and most community banks did not do subprime loans and did not buy and trade paper that was risky.

Please don't make all of us pay for the wongs of a few.

Terry Oliver Senior Vice President Cache Valley Bank