From: LStenson@bmtc.com [mailto:LStenson@bmtc.com]

Sent: Friday, March 06, 2009 10:57 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

As an employee of long standing with a community bank, I believe the proposed special assessment on deposits at all financial institutions in unfair on its face, and just bad policy. The community banks, mine included have always been cognizant of their role in serving their community , and have not ventured into the more risky practices of the large institutions. It is self defeating policy and just and short sighted to assess those banks who continue to live by their mission of serving their constituents. To do so would unfairly impact those banks and the communities they serve.

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