From: Dee Dunagan [mailto:ddunagan@gwbt.com] Sent: Thursday, March 05, 2009 9:20 AM To: Comments Subject: "Assessments, RIN 3064-AD35"

Please re-think and do not go forward with the Assessments, RIN 3064-AD35 proposal.

I have been in "community banking" for 30 + years. Community banks offer service to people in the community.

Please don't tie our hands and make this whole banking fiasco much worst than it already is now.

Don't punish the innocent for the sake of the guilty or throw the baby out with the bath water.

Go after the TARP funds.

Thank you.

Delia Dunagan Compliance Officer /AVP Gateway Bank & Trust Ringgold, Georgia