From: Barbara Bell [mailto:barbara@cbeldon.com]

Sent: Thursday, March 05, 2009 12:23 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

The planned assessments are extremely unfair. Community banks have not contributed to this mess and we should not be expected to foot the bill for the carelessness and lack of oversight of the mega banks which have created our current situation.

Please rethink this plan and assess the people who caused the problems, rather than create a financial drain on community banks who are trying to remain solid through this situation.

Barbara Bell Citizens Bank of Eldon Eldon Mo