From: Ron Smith [mailto:rsmith@fsb-purdy.com] Sent: Saturday, March 07, 2009 10:32 AM To: Comments Subject: Assessments, RIN 3064-AD35

In response to the 20 basis point assessment, and now possibly 10 basis point with additional funding made available, please accept this letter of grave concern I have for all small independent banks that are the fiber of local communities. We could be paying for our counterparts greed and unburdoned oversight in a manner that will eliminate the exact institutions that are capable of being a major contributor in our nation's recovery. Additional funding spread over a longer period would be of benefit.

Ron Smith

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