From: Ken Walsh [mailto:KWalsh@RubyValleyBank.com] Sent: Saturday, March 07, 2009 12:52 PM To: Comments Subject: Assessments, RIN 3064-AD35

The proposed "special assessment' to the fund, is plain wrong. It is not the responsibility of community banks to pick up the pieces of the larger banks that mis-managed their banks. We need all the resources available to lend funds. Our bank has a Loan to Deposit ratio >95%, we are making loans to Main Street, don't punish us.

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