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**From:** Mark Espy [mailto:mark@headlandnational.com]

**Sent:** Thursday, March 05, 2009 6:04 PM

**To:** Comments

**Subject:** FDIC Assessment

To Whom It May Concern:

I hope the officials of the FDIC and our congress will strongly reconsider any proposed legislation that will add to the assessments

to FDIC insurance for Community Banks. The economy is down and income is reduced and Community Banks such as ours should

not have to pay for the sins of the Wall Street crowd, bigger banks, and mortgage companies who created the situation. Please help

to eliminate any special assessment and shift the liability to the so-called 'too big to fail banks'.

Thank you for listening to a Community Bank that we feel is vital to our community and there are banks like us all over the country that

will be deeply affected by the increased fees.

Yours truly,  
Mark C. Espy, Sr.  
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