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**From:** Joy Manguno [mailto:joymanguno@fidelityhomestead.com]  
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**To:** Comments  
**Subject:** FDIC ASSESSMENT

This assessment will hurt community banking and will restrict our activities such as building new branches, hiring additional staff, pay increases for existing staff, etc. We have always run a conservative institution that is now being called to pay the sins of those who didn't.

Thank You  
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