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**From:** Paul Lorenz [mailto:[plorenz@melbybank.com](mailto:plorenz@melbybank.com)]  
**Sent:** Thursday, March 05, 2009 10:32 AM  
**To:** Comments  
**Cc:** [info@icba.org](mailto:info@icba.org)  
**Subject:**

Dear FDIC,

Just a vote of opposition to the special assessment of .20 basis point you have decided on. A more creative course of action could of been devised. Given the economy all banks will have a difficult time with this assessment.

Regards, Paul

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