**From:** Fran Carey [mailto:fcarey@lakecountybank.com]

**Sent:** Thursday, March 05, 2009 4:18 PM

To: Comments

**Subject:** FDIC Special Assessment

The community banks did not cause this outrageous financial mess, it was the GREEDY LARGE BANKING INSTITUTIONS!!

Them and their careless lending practices and OUTRAGEOUS BONUSES AND EXTREMELY CARELESS SPENDING PRACTICES!! THEY NEED TO PAY THE PENALTY FOR WHAT THEY HAVE CAUSED, not the COMMUNITY BANKS.

We, the COMMUNITY BANKS, should not be the ones paying a SPECIAL ASSESSMENT!!

Thank you.

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