From: Donna J Dunham-Smith [mailto:DDunham@fnbn.com]

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To: Comments

Subject: FDIC Special Assessment

The FDIC proposed 20 cent special emergency assessment to community banks is wrong. Our Financial Institution is bound by the same government regulations as the larger institutions. If these financial institutions cannot manage their business, then why should we pay for it?

Maybe the government should promote the good, sound decisions made by community banks and encourage customers and business' to Bank with these types of financial institutions.

FDIC Insurance is important to the financial security of all Banks, it promotes consumer confidence and also protects consumers from those handful of mis-managed financial entities.

I am 100% against the .20 per cent assessment to community banks. If the government has the money to "bail out" these financial institutions, then part of these funds should be used towards their FDIC insurance monies owed.

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