
From: Susan Eno [mailto:enos@cnbismybank.com]
Sent: Thursday, March 05, 2009 6:20 AM
To: Comments
Subject: Assessments, RIN 3064-AD35

Please consider at a minimum allowing this special assessment to be treated as "Prepaid" Premium and spread over five years. If it takes a special accounting rule to allow that to happen...then do it. We have watched over the past several months how quick things can be put into play and it is not unrealistic to think there could be an accounting rule changed to allow us to spread this expense. As a small community banker, I'm not sure anyone in Washington even cares, I do know that my employees, the community we serve and our over 1,000 shareholders do!

Perhaps every community bank in the country should join forces and "Not" pay this special assessment, then perhaps you might listen?

Sue
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