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**From:** Dale W. Morris [mailto:dale.morris@fnbcc.com]  
**Sent:** Thursday, March 05, 2009 9:45 AM  
**To:** Comments  
**Subject:** Special Assessment of 20 basis points

I understand loan loss reserve needs, I understand the too big to fail. What I don't know is if government understands the impact of this assessment on the very system and people that will keep this country going while we bail out everybody and their brother at our costs. There has to be a way to do this more gradually or on a basis of fairness to the banks that haven't caused this problem. In a time where we're already dealing with the toughest economy in our time, this makes no sense to punish the good to help the bad. Please reconsider this and come up with a better plan.

Dale Morris  
President/CEO  
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