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**Sent:** Thursday, March 05, 2009 9:42 AM

**To:** Comments

**Subject:** Special Assessment

Ladies & Gentlemen -

We, the community banks, do banking the right way. We have already seen an increase in our premiums, but now there is a proposed "special assessment". Our bank, like the vast majority of community banks, was profitable last year. If we perform at the same level this year as last, this special assessment will cost our shareholders approximately \$1.6 million. I don't see anything "special" about it.

Please reconsider.

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