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**From:** Julie Goll [mailto:jgoll@blissfieldstate.com]  
**Sent:** Thursday, March 05, 2009 10:09 AM  
**To:** Comments  
**Subject:** assessment

We have calculated our 20bp assessment and are outraged! Our community bank with <\$80 million in assets will pay a WHOPPING \$140,000. This, on top of the money we have paid and will continue to pay for our coverage. This is about 30% of our projected NET income for the year. How do we explain that to shareholders, mostly of who are on fixed incomes? So much for a dividend and believing in the hometown bank.

Julie Goll

