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**From:** Bill Hall [mailto:bhall@cbanktexas.com]

**Sent:** Thursday, April 02, 2009 6:34 PM

**To:** Comments

**Subject:** re: Assessments, RIN 3064-AD35

It is poor judgment to broadly wave a brush and penalize all banks for the poor management of a few banks and the greed of some of the largest banks in the country. This assessment should be placed on the larger banks receiving federal money with the provision that they will repay the federal money back with a special bonus assessment.

It is also wrong to punish well-managed banks by allowing banks that are in trouble to escalate the rate of interest they are quoting for customer funds. You are just compounding the problem.

The special assessment is the wrong thing to do at the wrong time.

Bill Hall