**From:** John Wingate [mailto:jwingate@cnbquitman.com]

Sent: Thursday, April 02, 2009 5:45 PM

To: Comments

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

Dear FDIC,

The special assessment is a burden to community banks that have practiced sound lending and ascribed to corporate responsibility. Since the fund has been depleted it would seem more appropriate to replenish it over a period of time.

I think the community banking group has a majority opposes the assessment as it has been proposed and I would vote that an alternate method of protecting the insurance fund be sought.

Sincerely,

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