From: Bob Page [mailto:Bob.Page@Alarionbank.com]

Sent: Thursday, March 05, 2009 6:36 AM

To: Comments

Subject: Special Assessment

The 20 bp assessment is certainly needed to rebuild the reserve. However, Community Banks have not been the drain and should not be held to this high assessment. I believe that banks over \$1 billion should have the higher assessment, and those under \$1 billion have a much lower assessment so we can continue to service Main Street America. I also believe the assessment should be payable over a two year minimum to maintain some profitability in our industry. Without profits, the banking sector stocks will continue to plummet and hurt our overall economy.

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