



March 27, 2009

Mr. Robert E. Feldman
Executive Secretary
Attention: Comments
Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, D.C. 20429

Re: RGN 3064-9D 35; Assessments

Good Morning, Mr. Feldman:

Mrs. Mc Gregor and I are stock holders in Citigroup, Bank of America and J.P. Morgan Chase. We have enjoyed the benefits of investing in these institutions.

Recently this has been disappointing... not all the disappointment has been associated with our personal losses; these are the risks one takes in a capitalist system. The disappointment is also associated with the poor judgement and self-serving of individuals who embarked on an effort that fitted their pockets and endangered the capitalist system.

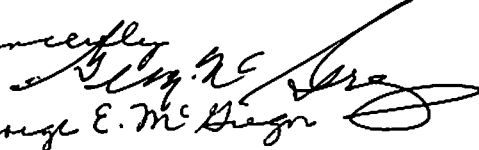
We are also depositors in our local community banks. They benefit depositors, local homeowners, businesses and non-profit endeavors.

It has come to my attention that many of these banks will be subject to new initiatives that may jeopardize their capacity to compete against the likes of Goldman Sachs, BNA Bank and others.

We have had enough large banks which have reaped the local banking community. They are here to get what they can, take it, and invest imprudently. This is a trend which will continue --- in the name of necessity and progress. Anything you can do to slow the inevitable would be appreciated.

In a world economy there needs to be room for the big; but in a free economy we need local banks with principled management and enlightenment. They are the backbone of America.

Thank you for your time and consideration.

Sincerely

George E. McDiago
Barbara C. McDiago

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Haverhill, Massachusetts 01830

