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From: Richard Burns [mailto:rburns@lyndonstatebank.com]

Sent: Tuesday, March 03, 2009 10:27 AM

To: Comments

Subject: special assessment

Chairman Blair, Obviously as a community bank I oppose the proposed special assessment. You need to look to the so called banks who's reckless lending practices created this mess in the first place. The community banks are the ones that have remained strong and will be able to help our economy get moving again by putting money back in our local economies and continuing our solid lending practices. This is not the time to further burden us with large assessments and essentially handcuff us from doing what we do best; making our local communities strong. Those motivated by greed need to clean up their own mess and shoulder the assessment burden while the community banks keep their communities strong and get the countries economy moving again.

Richard Burns - EVP

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