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To: Comments
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We (Community Banks) didn't have anything to do with the problem on Wall Street.

The Community Banks that do have a problem can blame the real-estate collapse caused by Wall Street Banks and the lack of regulation.

I can see it now, our regulators will come in and tear us up because of the problems that happened elsewhere and the smaller Community Banks will have to pay extra FDIC insurance, just like we did after the Savings and Loan crisis.

This will really be great for the economy, we have told our builder to postpone our remodeling project until next year. I am sure there are many others in the same boat.