

**From:** Harold J Read [mailto:harold@readinsurance.com]  
**Sent:** Tuesday, March 03, 2009 3:15 PM  
**To:** Comments  
**Subject:** FDIC Special Assessment

Dear Chairman Bair,

It is an outrage that the community banks were included in this special assessment. We are the backbone of this country because we had and have the backbone to say "no" to sub prime borrowers. We are not among the corporations running to the taxpayer for a "bailout" to cover our mismanagement, executive bonuses and severance packages.

Thank you,

Harold J Read, Director  
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