

From: Mary Galloway [mailto:mgalloway@woodhavenbank.com]
Sent: Monday, March 16, 2009 6:44 PM
To: Comments
Subject: Assessments-Interim Rule-RIN 3064-AD35

Please do not levy these proposed assessment fees (taxes) on us!

From: Galloway, Mary K.
Sent: Monday, March 16, 2009 5:25PM
To: Comments
Subject: 20 bp assessments

We have risk based capital standards. The emergency assessment should also be risk

based, with a higher rate for the risky banks.

As we did not give in to the greed and cutting of corners the last 10 years, our ROA did not exceed 1%. While the risky bankers were taking out profits instead of building capital and reserves while producing high ROA's we continued to make the decisions of a clear thinking adult. Guess we should have taken the easy way and followed the larger banks into perdition.

I guess they get to take the money, run, and leave us holding the bag to pay for it? Is

there not a better approach here than choking down the small community banks that still

have prudent underwriting standards and while continuing to service our customers?

The government is saving the big banks to the detriment of the small community banks,

letting the mid-size fail, and apparently expecting smaller banks like us pick up the tab.

These high risk banks are going to fail anyway. Dump a heavy premium on them now-- d

take them to failure before they can burn up what little capital is left. Leave us alone (the small, healthy banks) and provide us some incentive to pick up the pieces. Don't try to run us out of business.

If the White House is so worried about Main Street, then let us take care of it—we are the ones' who have exhibited the foresight, character, and good judgment that allowed us to survive despite the hardships our governmental leaders have been throwing at us.

Mary Galloway, Marketing Officer
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