

From: Carol Groves [mailto:cgroves@bankofiberia.com]
Sent: Saturday, March 14, 2009 9:26 AM
To: Comments
Subject: Opposition to RIN 3064â€"AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Executive Secretary Feldman:

Again, thanks for hearing me out. Once again, everyone seems to have forgotten that community banks DID NOT CAUSE ANY OF THIS PROBLEM! We chose years ago NOT to offer products that were not in the best interest of our customers. Sometimes our customers went elsewhere for those products, but we slept good knowing we were at least trying to look out for them.

Understand that we are not handing out big bonuses (and never have). Our employees get a very modest cost of living raise annually, and we watch every penny. Get some of the obscene bonus money back from the crooked executives who gave their bank's money to themselves and pay for the mess THEY made.

I know this is a tough time for all, but try to see that those who really can afford to pay, do pay.

Sincerely,

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