From: Mead, Richard H. [mailto:rmead@advantagebank.com]

Sent: Friday, March 13, 2009 8:18 AM

To: Comments

Subject: Assessments - Interim Rule - RIN 3064-AD35

## Hello

Please reconsider the 20 basis point special assessment this year. As a Banker who recently switched from a greedy large national bank to a community bank, I see firsthand how it is and will be the community institutions that will reconnect with the customers. If 20 basis point assessment goes into effect, it will be very counterproductive to our success of restoring the customer's faith in our industry. This special assessment is significant and will impact every corner of my community. It is unfair and harmful to burden a healthy bank like mine that is best positioned to help the economy recover

Thank you

Rick

Rick Rick Mead
Advantage Bank
134 E Court Street
Washington CH, OH 43160
(p) 740.335.3771, Ext 30126
(f) 740.333.3928
rmead@advantagebank.com