

**From:** TOM REED [mailto:treed@headwatersstatebank.com]  
**Sent:** Thursday, March 12, 2009 4:14 PM  
**To:** Comments  
**Subject:** FDIC Special assessment

Our officers and directors believe that many community banks are being unfairly penalized by what the large banks have done. We feel we have not caused the economic crisis and should not have to pay a special assessment. If assessments are to be made this should be accomplished by assessing the premiums based on asset size. Thank you for your consideration.

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