

**From:** Brandfass, Crystal M. [mailto:cbrandfass@advantagebank.com]

**Sent:** Thursday, March 12, 2009 10:33 AM

**To:** Comments

**Subject:**

In these difficult times I don't not agree with the 20 basis point special assessment. I work at a local community bank that did not make subprime loans and this assessment would take funds that could otherwise be used for lending here in the local community, this increase will most definitely have a negative impact on the future of this bank.

Thank you for the consideration.

Crystal M. Brandfass

Residential and Consumer Loan Underwriter