
From: Julie Clement [mailto:julieclement@fidelityhomestead.com]
Sent: Thursday, March 12, 2009 11:34 AM
To: Comments
Subject: Opposing the 20 point assessment

To Whom it May Concern,

I oppose the 20 point assessment. This assessment will hurt community banking and will restrict our activities such as building new branches, hiring additional staff, pay increases for existing staff, etc. We have always run a conservative institution that is now being called to pay the sins of those who didn't.

Thank you
Julie