

**From:** Gary Sipiorski [mailto:GSipiorski@vitaplus.com]  
**Sent:** Tuesday, March 24, 2009 2:24 PM  
**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

FDIC,

As a Community Banker we did not take part in subprime home loans. We did not and do not set people up to fail long term just to collect short term profits.

Community Bankers should not have to pay for the actions of mortgage companies and many large banks that promoted subprime and toxic loans.

I am opposed to any additional assessment for Community Banks.

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