

From: Heath Garner [mailto:Heath.Garner@bankaf.com]

Sent: Tuesday, March 10, 2009 4:52 PM

To: Comments

Cc: Bill Swadley

Subject: Assessments,

To Whom It May Concern,

I am deeply concerned with the overall direction our economy is heading in and the decisions our government leaders are making. We have rewarded institutions who have participated in high-risk activities by bailing them out, rather than rely on the wisdom of such philosophers and economists as Adam Smith, Gournay, Quesnay, Turgot, and Mirabeau. By requiring community banks to pay for the sins of Wall Street, we are stymieing the growth of community banks, and therefore stymieing the ability of each community bank to support the needs of its community (Employment, Financing, Charitable Contributions, Service, etc.). By allowing for this special assessment proposal to pass, we will only cause further damage by hurting those who can lead us out of this economic crisis. I urge you to practice wisdom and reconsider this special assessment proposal.

Thank You,
Heath Garner

Heath Garner | Compliance Auditor

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