

From: James Slagowski [mailto:James.Slagowski@bankaf.com]

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To: Comments

Cc: Bill Swadley

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A special assessment on small community banks that have not contributed to the banking crisis, and that have received no TARP funds, is a bad idea. The burden of "too big to fail" should not be borne by community banks.

James Slagowski | AVP, Compliance Officer

Bank of American Fork | Risk Management

Phone 801.642.3081 | Fax 801.763.6664