

-----Original Message-----

From: Duncan Gardiner [mailto:dgardiner@kybank.com]

Sent: Tuesday, March 10, 2009 11:32 AM

To: Comments

Subject: Opposition to RIN 3064-AD35: Proposed FDIC Special Assessment pursuant to 12 CFR Part 327

Duncan Gardiner

VP

Kentucky Bank

231 Locust Grove Way

Versailles, KY 40383-8806

March 10, 2009

Robert E. Feldman

Federal Deposit Insurance Corporation

550 17th Street, NW

Washington, DC 20429

Dear Robert Feldman:

The special assessment is a significant and unexpected cost to my bank that will devastate earnings.

Sincerely,

Duncan Gardiner

8598739400

VP

Kentucky Bank

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