

**From:** Joel Schram [mailto:JSchram@thefoothillsbank.com]  
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Assessing a 20bp special assessment will have a substantial impact on the performance of the Foothills Bank. We estimate the assessment to be close to \$280,000 or 13% of our gross income. In a time when bank earnings are already stressed now is not the right time to be adding to the burden. We are much more in favor of spreading the assessment out over a longer period of time and making those who created this problem more financially responsible.

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