

From: Kandi Bell [mailto:KBell@copiahbank.com]
Sent: Wednesday, March 25, 2009 12:43 PM
To: Comments
Cc: gmarx@copiahbank.com
Subject: Assessments, RIN 3064-AD35

Dear Sirs:

I want to express my strong concern in opposing the referenced assessment. I am employed with a community bank and find it extreme in how we will be affected. I don't feel we should be penalized for circumstances larger banks have created.

Sincerely,
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