

From: Terry Lou [mailto:TLOU@americancontinentalbank.com]
Sent: Wednesday, March 25, 2009 12:49 PM
To: Comments
Subject: assessment

Dear Sir or Madam:

It's not a good timing to raise the fee, especially to share the cost of those closed bank and the banks who got the government fund. I think you should raise the fee for those banks who took over the deposit of closed banks especially those who took over deposit only not assets. Besides, you also should raise fee for all those banks who got government fund. All the rest banks should not pay for the those banks.

Thank you.

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