From: Herb Clark [mailto:hclark@msbank.com]
Sent: Wednesday, March 25, 2009 9:02 AM
To: Comments
Subject: FDIC Special Assessment

Please give very serious consideration to a reduction or elimination of the proposed assessment. A reduction to 10 basis points would be helpful. A reduction by way of spreading the assessment over a period of 5 years would allow banks to absorb the cost at a time, hopefully, when we are past the current real estate loan crisis.

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