

**From:** Jim Fortner [mailto:Jim.Fortner@centerpointebank.com]  
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**To:** Comments  
**Subject:** Assessments, RIN 3064-AD35

I believe the proposed special assessment to be inequitable and punitive particularly to smaller community banks.

It is a competitive advantage for the larger institutions that are arguably more responsible for the crisis we face to have the risk spread across all institutions.

Cordially,

Jim Fortner, CPA  
Chief Financial Officer



2500 Cascade  
Hood River, Oregon 97031  
541.308.1317 Direct  
541.308.1351 Fax

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