

**From:** Robin Shiels [mailto:Robin.Shiels@NSCOMBANK.COM]  
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**To:** Comments  
**Subject:** reference Assessments, RIN 3064-AD35

We strongly oppose any special assessment at this time for community banks as they did not create the wall street mess that bleed into the balance sheets of the "too big to fail" banks. A 20 basis point assessment will cost us and additional \$840,000 a 10 basis point will cost us \$420,000. Banks less than 3 billion do not have enough size to absorb these types of transactions without affecting retained earnings. Our regular assessments will have doubled for the year 2009.

*Best Regards,*

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