

From: Terry Thomas [mailto:terry@aebank.us]
Sent: Wednesday, March 25, 2009 5:23 PM
To: Comments
Subject: Special Assessment too much

We are a small country bank in rural Oklahoma. We have a small profit margin anyway and if you impose the proposed 20% assessment on our bank and many like us we will not be able to pay our share holders the return on their investment the deserve. **We are not too big to fail.** Please consider lowering the percent to 10. It would be easier to deal with.

Respectfully,

Terry Thomas, C.E.O.
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