

**From:** Kevin McKeough [mailto:kevinmckeough@fidelityhomestead.com]  
**Sent:** Tuesday, March 10, 2009 9:54 AM  
**To:** Comments  
**Subject:** FDIC 10 or 20 basis point special emergency assessment  
**Importance:** High

Dear FDIC:

This assessment will hurt community banking and will restrict our activities such as building new branches, hiring additional staff, pay increases for existing staff, etc. We have always run a conservative institution that is now being called to pay the sins of those who didn't. Please reconsider this special assessment for institutions such as ours.

Thank you,  
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