
From: Karin Coleman [mailto:karincoleman@fidelityhomestead.com]
Sent: Tuesday, March 10, 2009 10:26 AM
To: Comments
Cc: Boyd Boudreaux
Subject: Special Assessment

Dear Sir/Madam,

I am writing to voice my concern regarding the Special Assessment of FDIC regulated banks across the country. I work for a bank classified as a Small Intermediate Bank and this assessment will make it impossible for us to consider expansion, increases in existing positions and hiring much needed staff to provide the customer service to which our clients are accustomed in our branch locations. My entire professional career has been banking and mortgage lending. What is happening in our industry right now is frightening! Even more frightening to me would be the eradication of Community Banking and what that means to the average "Joe". I implore you to re-consider this assessment.

Sincerely,

Karin J. Coleman
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"What can we do for you?"