From: Nicholas, Greg [mailto:GNicholas@firstcitizensnb.com] Sent: Tuesday, March 10, 2009 10:36 AM To: Comments Subject: Special assessment

The proposed special assessment would be a tremendous negative for the earnings of our Bank and I would like to register my strong disapproval of any additional assessment. This is another case of the "moral hazard" being ignored and the "bad guys" being propped up by the "good guys".

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