
From: David Giffin [mailto:davidgiffin@fidelityhomestead.com]

Sent: Monday, March 09, 2009 5:34 PM

To: Comments

Subject: 20 Basis Point Assessment

YOU ARE MAKING THE BANKS WHICH ARE WELL RUN PAY FOR THE SINS OF THE LARGER BANKS AND YOU WILL PUT A LOT OF SMALL BANKS OUT OF BUSINESS WITH THIS HIGH ASSESSMENT. I PLEASE ASKED THE YOU LOWER IT OR NOT PLACE IT ON THE BANKS AT THIS CURRENT TIME.