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**From:** Mark Leroux [mailto:markleroux@fidelityhomestead.com]

**Sent:** Monday, March 09, 2009 5:27 PM

**To:** Comments

**Subject:** assessments

Dear Sir or Madam,

Please do not destroy community banks! Having worked at a community bank for over 25 years, I have seen first hand the value of a local bank serving local people. My employer did not engage in risky

lending practices, and managed to serve our community. It would be a terrible disservice to the citizens of the United States to penalize those who did not cause this fiasco.

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