From: Jeanie M. Hartman [mailto:JHartman@crbt.com]

Sent: Monday, March 09, 2009 12:50 PM

To: Comments

Subject: Assessments, RIN-AD35

Please reconsider the special assessments as announced on Friday, February 27th. Cedar Rapids Bank & Trust is a fiscally responsible community bank located in an area that has had enough disasters in the last year to last us a lifetime. Our city and its citizens need every penny possible to aid the recovery after the flood of 2008. The impact of this assessment would reduce our budgeted capital by 1.78% and compared to pretax income would be 14.19%. This would greatly impact our assistance to those in need in our community.



Jeanie Hartman

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