
From: Trent McWilliams [mailto:Trent.McWilliams@hcb-in.com]

Sent: Monday, March 09, 2009 11:30 AM

To: Comments

Subject: Assessments, RIN 3064-AD35

I think your revised opinion on reducing the FDIC Special Assessment is headed in the right direction. Those “to big to fail” banks need to be held liable, why not deduct the FDIC assessment from their bailout money as a first deduction. I hope you don’t penalize Community Banks a quarter or more of income in special assessments and cause us new and additional problems that we do not have time to plan for.

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