

From: James Sefton [mailto:James.Sefton@NSCOMBANK.COM]  
Sent: Monday, March 30, 2009 12:46 PM  
To: Comments  
Subject: special assessment

We, at North Side Community Bank, oppose the levy of the special assessment. We don't believe that we contributed to the issues that have affected the larger banks that are large enough to pay for the assessment especially those banks that have received additional capital from the TARP program.

In addition, we feel that the special assessment will put undue stress on earnings of a bank our size that will make it only more difficult to weather the current adverse economy.

Sincerely,

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