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**From:** Joseph C. Camp [mailto:jcamp@citizensbankwv.com]  
**Sent:** Friday, March 06, 2009 1:18 PM  
**To:** Comments  
**Subject:** 20 bps too much to bear!

Dear Regulator,

20 basis points whack on banks that have kept their nose clean or on ones that are truly hurting and need time to get up off the mat! Wow. 10 basis points would be bad but obviously much less onerous.

Thank you,

Joe Camp

*Joseph C. Camp, President*  
**CITIZENS BANK MORGANTOWN**