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**From:** Jody Holt [mailto:jodyh@fnbliberal.com]  
**Sent:** Wednesday, March 04, 2009 12:11 PM  
**To:** Comments  
**Subject:**

Penalizing the community banks by assessing additional deposit premiums is not fair.  
We have always played by the rules, making certain to adhere to all of the federal regulations, while big city banks were doing whatever they wanted to do and making tons of money in the process. Now, we are supposed to fork over the money to shore up the reserves. This is not fair. Go back to the drawing board and figure out a more equitable plan.

*Jody Holt*

*Vice President, Human Resources*

*First Prestige Club Director*