
From: Kent Carruthers [mailto:kcarruthers@citizensbankofclovis.com]

Sent: Friday, October 02, 2009 5:48 PM

To: Comments

Subject: Prepaid assessment

You should stay with the asset base rather than deposits. The Too Big To Fail need to be paying more of the share. Why change from the special assessment basis?

Kent Carruthers, President

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