

**From:** James Harvin [mailto:jharvin@jlhassociatesllc.com]  
**Sent:** Monday, March 02, 2009 1:27 PM  
**To:** Comments  
**Subject:** FDIC Premium Increase

My clients are community banks. To assess community banks that did not cause the melt down of large banks is unconscionable.

While this may have been the practice historically, these times demand new thinking.

Community banks are the only ones making loans and supporting commerce in this country. To burden them with this is not logical.

*Jim*

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