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**From:** Barry Parmiter [mailto:Barry@mycommunitysavings.com]

**Sent:** Thursday, March 05, 2009 3:31 PM

**To:** Comments

**Subject:** Premium increases

Ouch! This reminds me of a time when I was young and my cousin broke a window in our garage. My dad thought I did it, my cousin didn't take the blame, and of course, I was punished.

That hurt, and so does the thought of paying a huge premium increase as well as a special assessment on my deposits, when I (and the great majority of my community banking brethren) did not cause this unbearable problem.

We are a mildly profitable, two-office, \$50-million, mutual thrift with a clean balance sheet. This outrageous increase in deposit insurance expense will have serious *negative* implications for our company.

I didn't do it dad (or mom).

Sincerely,

Barry Parmiter  
President  
Community Savings