From: Diane Muldoon [mailto:dmuldoon@hilltopcommunitybank.com]

Sent: Thursday, March 05, 2009 2:08 PM

To: Comments

Subject: FDIC assessment

Dear FDIC representative,

I think that the assessment that you plan to do on September 30th is outrageous for a small community bank that didn't cause the problems in the first place. This assessment will cost our bank around \$300,000, which is a lot of money for a small bank that only made \$20,000 after tax last month.

Please reconsider this assessment and charge it accordingly!

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