
From: pmoresi@BankofErath.com [mailto:pmoresi@BankofErath.com]

Sent: Monday, March 09, 2009 9:35 AM

To: Comments

Subject: Proposed 20 basis point assessment

We strongly oppose the proposed 20 basis point assessment. Community Banks are not the cause of the problem and should not be penalized for the fraud and mismanagement of those Banks that did cause the problem.

Paul G. Moresi, Jr.

President

Bank of Erath

pmoresi@bankoferath.com

337-893-3761