

---

**From:** Lance Waid [mailto:clwaid@ffnbank.com]

**Sent:** Sunday, March 08, 2009 12:04 PM

**To:** Comments

**Subject:** assessments RIN 3064-AD35

**Community banks are the backbone of this country and once again we are used to prop up those that have not acted responsibly. I am glad to be a part of this segment of the banking industry. However, we grow increasingly weary of the bias in our treatment of paying for the sins of others. Please consider alternatives to the increased assessments to the community banking industry. This fund has not been depleted by community banks and should be funded by those that present the "too big to fail" risk that exists.**

**Lance Waid**

**VP FFNB**