

From: Jerry Ford [mailto:jford@copiahbank.com]
Sent: Thursday, March 05, 2009 3:32 PM
To: Comments
Subject:

It concerns me greatly that President Obama is throwing buckets of money at the banking system to save it while the FDIC is about to place an additional burden on banks, especially community banks. This special assessment will impose approximately \$246,000 of additional expense over and above what we are now paying. Please take two steps back from the issue and look at this from our point of view. We are a top rated bank that serves our communities, makes a reasonable profit every year and generates a respectable dividend for our shareholders. This additional burden will do nothing but cause further hardships on us. Please reconsider this matter and go with alternatives that will not affect the services we provide our customers and our bottom line at a time when we are all trying to maintain the public's confidence.

Jerry S. Ford

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