

From: Don Perry [mailto:dperry@metrobankpc.com]
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To: Comments
Subject: Assessments,RIN 3064-AD35

I would like to express my strong opposition to the special assessment being proposed. Community Banks such as Metro Bank are already suffering from actions beyond our control. Money being thrown at the big banks by the treasury could have been better spent and now we are having to pay the consequences. Metro Bank, like many other community banks, is struggling under the real estate collapse that we did not create. This, together with the squeeze on our margins, is straining our earnings and capital to the limit. I feel that there could be more equitable solutions to this problem. I would greatly appreciate your consideration in taking a closer look at how the fund will be replenished.

Thank you,
Don Perry,President

Metro Bank

Pell City, AL.