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**From:** jasonhightower [mailto:jhightower@firstoptionbank.com]

**Sent:** Friday, March 06, 2009 4:02 PM

**To:** Comments

**Subject:** Assessments, RIN 3064-AD35

Dear FDIC,

I am writing to ask you to please look at funding sources other than the proposed 10 cent assessment. I work for a community bank in Kansas. We are a well run community bank and haven't seen any added difficulties caused by the current economic conditions. What could adversely affect our bank would be the increasing the assessments put on all banks for FDIC Insurance. Please don't penalize us for the actions of other banks with lesser standards.

Sincerely,

Jason Hightower  
Assistant Vice President  
First Option Bank