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**From:** Patty Kelsey [mailto:pattykelsey@hotmail.com]

**Sent:** Friday, March 06, 2009 4:27 PM

**To:** Comments

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

Dear FDIC:

Please help our small community banks like the one I work at by not raising money for the FDIC fund with the 10 cent assessment. This may jeporadize some community banks that have not had a hand in the crisis.

Please consider other options such as having the FDIC borrow from the Treasury and have the banking industry pay back over a certain period or have the FDIC borrow the money itself from the industry itself.

Thank you for taking the time to consider options for this serious situation.

Sincerly

Patty Kelsey  
902 E Osage  
Paola, Ks 66071

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