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To: Comments
Subject: assessments rin 3064-ad35

Good Afternoon. I am writing you today to voice my opinion about the increase that community banks are taking on because of the risky loans that bigger institutions were involved in the last few years. As a loan officer at a community bank, I don't believe this is fair. We did not take place in these type of loans and this increase in the assessment will hinder us in making loans. If anyone should be penalized it is your larger institutions. Thanking you for allowing me to voice my opinion. Joey

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