

From: JKeefe**r**@bmtc.com [mailto:JKeefe**r**@bmtc.com]  
Sent: Thursday, March 05, 2009 1:33 PM  
To: Comments  
Subject: Assessments, RIN 3064-AD35

To whom it may concern ,

The special assessment is onerous to community banks . The expense should  
been born by the larger money center banks . This will negetively impact  
smaller community banks that have played by the rules and are the only ones  
left out there doing any real lending .

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