
From: David Franklin [mailto:david.franklin@firststatedirect.com]

Sent: Wednesday, March 04, 2009 5:15 PM

To: Comments

Subject: Assessments, RIN 3064-AD35

To Whom It May Concern:

It is totally inappropriate for community banks which played by the rules to be subjected to this “special assessment.” The big banks which victimized themselves by making irrational loan decisions are competitors of community banks, and it is unconscionable that community banks should effectively underwrite *their* bailout.

Sincerely,
David Franklin