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**From:** Trenta Swann [mailto:[tswann@bankmnb.com](mailto:tswann@bankmnb.com)]

**Sent:** Thursday, March 05, 2009 12:36 PM

**To:** Comments

**Subject:** FDIC Assessment

I am concerned because of the way the Assessment and changes have been handed down. It seems to me that the banks which are well capitalized and doing well, most of which did not accept the Federal Bail Out, are now being punished by increased assessments! I don't understand the logic in this. I believe the situation should be reevaluated in order to provide a fair and balanced system.

Trenta Swann

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